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Polk's real estate register and directory of the United States and Canada

POLK'S

Real Estate Register and Directory

—OF THE—

PT. 2

UNITED STATES AND CANADA

COMPRISING COMPLETE LISTS OF

REAL ESTATE DEALERS AND AGENTS AND ABSTRACTERS OF LAND TITLES

Special Lists
Covering the Several Lines or Branches of the Real Estate Industry.

TS OF COMMISSIONERS OF DEEDS FOR EACH STATE RESIDING IN OTHER STATES. DIGEST OF THE STATUTES AFFECTING REAL ESTATE—U. S. PUBLIC LANDS—POPULATION OF INCORPORATED CITIES, TOWNS AND VILLAGES—A DESCRIPTIVE SKETCH AND MAP OF EACH STATE AND TERRITORY—Etc., Etc., Etc.

FIFTH EDITION

1911 "The DIRECTORY IS THE COMMON INTERMEDIARY BETWEEN BUYER ... SELLER" **1912**

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DETROIT NEW YORK CHICAGO

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SMITH KLEBER & CO, 305 E Commercial (see adv) "

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*TOWNSITES.

WARTHEN-BUTTS REALTY CO, Wagner blk Webb City

*WESTERN LANDS.

MISSOURI VALLEY LAND & LOAN COMPANY, Suite 305 Fidelity Trust bldg Kansas City

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MONTANA.

CAPITAL, HELENA.

Population of State, 376,053.
(U. S. Census of 1910.)

The extensive area within the confines of Montana was a portion of Louisiana, as claimed and occupied by France, and became an integral part of the United States when President Jefferson concluded his big real estate deal with the first Napoleon, acquiring ownership of that immense tract of territory, mostly unexplored, and which is now the garden and treasure vault of the world. The portion of the purchase known as Montana became afterwards, as new states and territories were carved out, a part of Missouri, Oregon, Nebraska, Dakota and Idaho, and was created into a separate territory, with its present boundaries, May 26, 1864, and admitted as a state, November 8, 1889.

The total land surface of Montana is, approximately, 146,080 square miles. It extends from 104 degrees to 116 degrees west longitude, and from 44 degrees 25 minutes to 49 degrees north latitude, and is bounded on the north by the Canadian provinces of Alberta and Assiniboia, on the east by the Dakotas, on the south by Wyoming and Idaho, and on the west by Idaho. The great area of the state can be better appreciated by giving its width north and south as 275 miles, and its average length east and west as 535 miles, and calling attention to the fact that it is the third largest of the states of the Union. Less than one-third of its area is occupied by the Rocky Mountains, and the lesser ranges and spurs, and the other two-thirds is about equally divided between range and agricultural lands, all being most susceptible to the highest and most profitable cultivation when artificially watered. There are,however, large districts of the agricultural lands that are now and can be placed under profitable cultivation without irrigation, and many of the valleys, notably the Flathead valley and others of smaller area, have abundant precipitation of moisture to insure a certain and luxuriant growth of the varied crops of the western farm. The arable lands of the state are greater than that of New York, Pennsylvania, Massachusetts, Connecticut, Rhode Island, New Hampshire, New Jersey, Maryland and Delaware, all combined, and from this fact the future possibilities of Montana as an agricultural state may be easily and safely prophesied. Montana is larger than Minnesota and Iowa combined; it is larger than New York and the six New England states, and is larger than England, Ireland, Scotland and Wales all put together; and all its vast area can be made to produce a world of wealth. Its every mountain peak stands as a sentinel over rich mineral wealth; its rolling foothills pasture great herds of cattle and flocks of sheep, and its broad acres of fertile prairie can be made to provide homes for tens of thousands of agriculturists. Besides the three great rivers, the Missouri, the Yellowstone and the Columbia, there are a number of other noble streams, notably the Jefferson, Madison, Musselshell, Gallatin and Deer Lodge rivers, as well as many smaller rivers and thousands of mountain streams. While Montana is not a state of lakes, still it has many beautiful inland gems, the most prominent of which is Flathead lake, in the northwestern quarter of the state. It is 27 miles in length, and has an average width of 12 miles. It is surrounded by a wide circle of the richest agricultural lands, and this belt is one of the chief fruit districts of the state. Peaches, pears, apples and all of the smaller fruits are raised here in the greatest abundance and finest quality. Both the lake and its chief tributary, the Flathead river, are navigable. The state has a most exhilarating and healthful climate, abundance of the purest water and numbers of thermal springs impregnated with many healing qualities. The climate is milder than the latitude and elevation would seem to indicate, the mean annual temperature as observed at Helena being 43.04 degrees, that of the summer 70.28 degrees, and of the winter 19.16 degrees. Montana is one of the most favored sections of the Union in regard to mineral resources, and mining is the foremost industry, over one-fourth of the gold, silver, copper and lead mined in the United States coming from here. Coal in inexhaustible quantities, iron, granite, limestone, sandstone, marble, plumbago, quicksilver, fire clay, zinc, etc., are also found. And, notwithstanding the great mineral production of the state, over $70,000,000 annually in gold, silver, copper and lead alone, the mineral development, and even the mineral prospecting of the state are scarcely commenced. The mineral belt reaches from the southeast corner of Carbon to the northwest corner of Flathead county, spreading over very nearly one-half of the state, and but little of this great area has been even superficially prospected. In considering its great mineral deposits, their variety and easy accessibility is the most important fact that the mineral districts have the most abundant timber supply, that beneath the benches of the foothills are hundreds of thousands of acres of the best furnace and coking coal, and last, but perhaps the most profitable of all in the elements of mineral production and reduction, is the wonderful abundance of cheaply utilized water power. There are over 12,000,00 acres of timber lands in the state, not counting the smaller disconnected bodies, and the lesser belts that fringe the

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streams. The forests that contain timber that is of commercial value are in the mountainous mineral districts. Nature appreciated the necessity of an abundance of heavy timber in all mining operations, and placed it in greatest plenty and finest quality about every point of consumption. Aside from the valleys, all the counties lying along the Rocky Mountains and west of the ranges are heavily timbered. The fuel supply of the state is more than abundant, the coal measures being the most extensive in the west. The live stock interests are important. A large per cent of the cattle is owned by corporations, the members of which are nearly all citizens of Montana, who have made their money during the past ten or twelve years by raising stock, beginning with small herds. A great advantage Montana has as a stock country lies in the fact that its grasses are more luxuriant and more nutritious than those of the southern ranges. The most valuable is the bunch grass, which is superior to the celebrated Kentucky blue grass in its fattening qualities. In the fall, owing to the dryness of the climate, it cures just as it stands upon the foothills and the rolling plains, and furnishes feed throughout the winter. Sheep and cattle do not, as a rule, do well together, and certain portions of the great grazing areas of Montana seem by common consent to be left by the cattlemen to the occupancy of the sheep-breeders. Montana wool now ranks next to the highest class of wool raised in the United States. Montana is also one of the best regions in the United States in which to raise fine horses.

Montana maintains a splendid system of public schools and all the leading religions denominations are represented in the church organizations of the State, which are numerous.

POPULATION OF INCORPORATED CITIES, TOWNS AND VILLAGES—U. S. CENSUS 1910.

Anaconda	10,134	Glasgow	1,158	Philipsburg	1,109
Bear Creek	302	Glendive	428	Plains	481
Belgrade	561	Great Falls	13,948	Pony	369
Belt	1,158	Hamilton	2,240	Red Lodge	4,860
Big Timber	1,022	Harlem	383	Roundup	1,513
Billings	10,031	Harlowton	770	Sheridan	399
Bozeman	5,107	Havre	3,624	Stevensville	796
Bridger	514	Helena	12,515	Thompson Falls	325
Butte	39,165	Joliet	389	Three Forks	674
Chinook	780	Kalispel	5,549	Townsend	759
Columbia Falls	601	Laurel	806	Twin Bridges	491
Columbus	521	Lewistown	2,992	Victor	374
Conrad	888	Libby	630	Virginia City	467
Culbertson	528	Livingston	5,359	Walkerville	2,491
Deer Lodge	2,570	Malta	433	White Sulphur Springs	417
Dillon	1,835	Miles City	4,697	Whitefish	1,479
Eureka	603	Missoula	12,869	Whitehall	417
Forsyth	1,398	Moore	573	Wibaux	487
Ft. Benton	1,004	Neihart	268		

COMMISSIONERS OF DEEDS FOR MONTANA RESIDENT IN OTHER STATES AND COUNTRIES.

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LIST OF COUNTY OFFICERS.

County.	County Seat.	Clerk and Recorder	Treasurer.
Beaverhead	Dillon	J. S. Baker	A. L. Badcon.
Broadwater	Townsend	John Doherty	B. Williams.
Carbon	Red Lodge	W. C. Rae	J. E. Deegan.
Cascade	Great Falls	Lee Dennis	D. M. Wood.
Choteau	Ft. Benton	J. L. Sedgwick	W. R. Leet.
Custer	Miles City	O. C. Haynes	Thos. Butler.
Dawson	Glendive	R. L. Wyman	G. N. Burdick.
Deer Lodge	Anaconda	M. P. Mahoney	W. J. Gallagher.
Fergus	Lewistown	F. R. Cunningham	G. Robinson.

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See Adv. opp. REAL ESTATE DEALERS OF CHICAGO

LIST OF COUNTY OFFICERS—Cont'd.

County.	County Seat.	Clerk and Recorder	Treasurer.
Flathead	Kalispell	F. S. Perry	E. E. Day.
Gallatin	Bozeman	E. H. Schumacher	Clyde Corby.
Granite	Philipsburg	F. E. Wileman	F. W. Kroger.
Jefferson	Boulder	H. R. Houghton	W. B. Hundley.
Lewis and Clark	Helena	Martin Doty	S. Sullivan.
Lincoln	Eureka	S. Carpenter	J. C. Friend.
Madison	Virginia City	R. S. Bailey	E. M. Smith.
Meagher	White Sulphur Spgs.	Geo. Fowlie	J. W. Anderson.
Missoula	Missoula	F. W. Kupahl	J. W. Hicklin.
Musselshell	Roundup	F. W. Dralle	A. A. Morris.
Park	Livingston	Wm. Mitchell	F. M. Nylde.
Powell	Deer Lodge	W. E. Evans	Albert Bien.
Ravalli	Hamilton	A. J. Hork	T. J. Hefling.
Rosebud	Forsyth	R. J. Cole	R. W. Blakesley.
Sanders	Thompson	N. H. Morgan	Robert Iff.
Silver Bow	Butte	M. K. Beadle	A. Shovlin.
Sweet Grass	Big Timber	F. R. Hickman	H. Utermohle.
Teton	Choteau	E. C. Garrett	A. C. Burbank.
Valley	Glasgow	W. B. Shoemaker	J. C. Duncan
Yellowstone	Billings	A. B. Renwick	I. L. Whitney.

PUBLIC LANDS.

Statement by Land Districts and Counties with Brief Description.

County.	Area appropriated and unreserved. Surveyed. Acres.	Unsurveyed. Acres.	Total. Acres.	Brief description of character of unappropriated and unreserved land.
Land District—Billings.				
Carbon	479,408	79,560	558,968	Farming, grazing, mts.
Fergus	.....	1,000	1,000	Farming and grazing.
Rosebud	524,640	56,000	580,640	Do.
Yellowstone	738,308	510,260	1,248,568	Arid and mountainous.
Total	1,742,356	646,820	2,389,176	
Land District—Bozeman.				
Broadwater	27,810	12,160	39,970	Principally arid.
Carbon	113,903	10,880	124,783	Farming, mountainous.
Gallatin	66,114	11,840	77,954	Farming, mountainous.
Jefferson	44,122	8,723	52,845	Principally arid.
Madison	145,128	113,627	258,755	Arid, mountainous.
Park	99,349	20,787	120,136	Farming, mountainous.
Sweet Grass	327,782	10,240	338,022	Grazing and mountainous.
Yellowstone	55,084	.....	55,084	Arid and mountainous.
Total	879,292	188,257	1,067,549	
Land District—Glasgow.				
Dawson	234,899	1,103,651	1,338,550	Grazing and farming.
Valley	2,562,735	2,785,287	5,348,022	Agricultural and grazing.
Total	2,797,634	3,888,938	6,686,572	
Land District—Great Falls.				
Cascade	296,847	70,260	367,107	Grazing and agricultural.
Chouteau	638,920	12,960	651,880	Do.
Lewis and Clarke	19,640	.....	19,640	Mountainous and agricultural.
Teton	730,294	217,200	947,494	Agricultural and grazing.
Total	1,685,701	300,420	1,986,121	
Land District—Havre.				
Chouteau	1,536,405	2,009,305	3,545,710	Mountainous, grazing, agrl.
Land District—Helena.				
Beaverhead	326,556	224,701	551,257	Mountainous and grazing.
Broadwater	127,482	87,785	215,267	Mountainous and agricultural.
Cascade	16,722	14,133	30,855	Grazing and agricultural.
Deerlodge	60,182	18,809	78,991	Mountainous, agricultural.
Gallatin	6,728	.....	6,728	Mountainous.
Granite	92,570	61,709	154,279	Do.
Jefferson	7,299	180,333	971,740	Mts., grazing and agricultural.
Lewis and Clarke	863,407	108,333	971,740	Do.
Madison	323,894	617,468	941,362	Do.
Meagher	234,097	70,030	304,127	Do.
Park	6,336	20,424	26,760	Do.

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Powell	124,556	225,900	350,456	Mountainous, some agricultural.
Silverbow	83,339	16,299	99,638	Do.
Sweet Grass	10,087	.....	10,087	Do.
Teton	36,812	75,038	111,850	Do.
Total	2,320,067	1,721,464	4,041,531	
Land District—Kalispell.				
Flathead	3,629	.....	3,629	Valleys, timber, grazing.
Lincoln	1,768	.....	1,768	Mountainous, timber land.
Total	5,397	.....	5,397	
Land District—Lewistown.				
Chouteau	102,431	17,234	119,665	Broken, grazing.
Dawson	206,385	341,000	547,385	Do.
Fergus	1,117,357	1,057,500	2,174,857	Grazing, farming, mountainous.
Meagher	42,670	31,140	73,810	Farming and grazing.
Rosebud	24,716	152,950	177,666	Broken, grazing.
Sweet Grass	21,306	.....	21,306	Farming and grazing.
Yellowstone	85,547	.....	85,547	Grazing.
Total	1,600,412	1,599,824	3,200,236	
Land District—Miles City.				
Custer	2,401,431	2,775,834	5,177,265	Grazing and agricultural.
Dawson	1,064,297	3,612,829	4,677,126	Do.
Rosebud	1,034,251	463,345	1,497,596	Do.
Total	4,499,979	6,852,008	11,351,987	
Land District—Missoula.				
Beaverhead	3,260	60,014	63,274	Arid and grazing.
Granite	33,509	13,365	46,874	Mountainous, timber, mineral.
Missoula	120,871	1,333,538	1,454,409	Timber and mineral.
Powell	12,086	19,320	31,406	Mts., timber, grazing, mineral.
Ravalli	1,657	97,654	99,311	Do.
Sanders	28,185	18,205	46,390	Agrl., timber, mineral, mts.
Total	199,568	1,542,096	1,741,664	
State total	17,266,811	18,749,132	36,015,943	

DIGEST OF THE LAWS OF MONTANA.

ARREST.—For fraud in contracting a debt, or concealing or fraudulently disposing of the indebted property, or attempting to do so, for attempting to leave the estate with intent to defraud creditors, subjects offender to arrest.

ASSIGNMENTS AND INSOLVENCY.—An insolvent debtor may make an assignment for the benefit of creditors and may prefer creditors. The assignment of wages must be for a fixed and definite part or all, and an assignment of wages to a wage broker by a married man requires his wife's signature and acknowledgment.

ATTACHMENTS—Ali property not exempt from execution may be attached by filing sufficient bonds in double the amount claimed, if it be less than $1,000; if more than $1,000 and less than $10,000, then in amount claimed; and on an affidavit showing that defendant is indebted to plaintiff upon a contract, express or implied, for the payment of money, gold dust, or other property then due, which is not secured by a mortgage, lien or pledge upon real or personal property, or, if so secured, the security has become insufficient by the act of the defendant or other means. Attachments may also be had before demand is due; if defendant is leaving, or about to leave the state, with his or her property, moneys or other effects which might be subjected to the payment of debts, for the purpose of defrauding his creditors, if defendant is disposing of or about to dispose of his property, subject to execution, for the purpose of defrauding his creditors, which must appear by affidavit: Provided, that any judgment obtained under the provisions of this section shall be with a rebatement of interest from time judgment is rendered until the time at which said debt shall have become due; and provided also that the defendant may, by plea, put in issue the matter alleged in affidavit herein required and if the plaintiff fails to substantiate some one of the causes alleged in such affidavit the suit for debt or debts not due shall abate. The lease hold interest of any lessee shall be subject to levy and sale under attachment and execution as other property.

SUPPLEMENTARY PROCEEDINGS.—At any time after judgment, upon an affidavit being made by plaintiff, or someone in his behalf, that defendant has property not exempt from execution, which he conceals or refuses to apply on the judgment, the court will issue an order of examination and bring the party

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before it, when an examination as to such property under an oath will be had of the defendant and any witness which either party may desire to have examined, and if the defendant has any such property the court will order it applied to the satisfaction of the judgment, and if defendant refuses to do so, will commit him as for contempt until he does so.

CHATTEL MORTGAGES.—Must be filed within the county, and are good for time specified in note and sixty days additional, but in no case for more than one year and sixty days. It must be sworn by all the parties thereto that the same is made in good faith, to secure the amount named therein, and without any design to hinder or delay the creditors of the mortgagor. The time on the mortgage so made may be extended one year by the mortgagee making and filing an affidavit in the office where the mortgage is filed within sixty days after the maturity of the debt or obligation, giving date of mortgage, names of parties, date of filing, amount of obligation and amount still due. By like affidavit filed within 60 days after expiration of year from filing first affidavit the mortgage may be extended another year; and by similar affidavits from year to year thereafter, until the debt shall be fully paid. The debt may be payable in installments, the first payable not more than a year from date and the succeeding ones not more than a year apart, and a renewal affidavit must be filed within 60 days after the first and every succeeding installment becomes due. Conditional contracts, notes and instruments for transfer of personal property, reserving title until debt is paid, shall be in writing, and the original, or a true copy thereof, certified by county clerk or recorder, shall be filed with the county clerk and recorder of the county wherein property is situate.

EXEMPTIONS.—Usual personal schedule; and to farmer, implements, stock, seeds, etc., not exceeding $600; tools, teams and libraries of mechanics, business and professional men, dwelling of a miner, his tools and machinery, $1,000, also team, homestead, 160 acres in country, one-fourth acre in city, value each $2,500. Such exemption does not affect the lien of any mechanic or laborer or mortgage lawfully obtained. The homestead exemptions shall only apply to married men of the heads of families, and to bona fide residents of the state.

INTEREST.—Eight per cent; but contracts for greater rates legal. No usury laws. Wage brokers not allowed to take more than 12 per cent per annum, which includes all commissions. Interest on judgments recovered in state, 8 per cent per annum, and not to be compounded.

JUDGMENTS.—From the time the judgment is docketed in the district court it becomes a lien upon all the real property of the judgment debtor not exempt from execution in the county, owned by him at the time, or which he may afterwards acquire, until the lien expires. A certified transcript of the docket filed with the clerk of the district court of another county gives a similar lien from the date of such filing until its expiration, and a transcript of a judgment in the federal court filed with the district court clerk of any county gives a like lien upon the judgment debtor's real property. The lien expires in ten years from the docketing of the judgment. Actions or judgments affecting real estate in any county which may afterwards be subdivided may be transferred to the new county where real estate is situated, and the district court there, on showing made, shall proceed to take jurisdiction of all proceedings thereon.

JUSTICE'S JURISDICTION.—Three hundred dollars.

LIMITATION OF ACTIONS.—To recover real property, upon judgment, ten years; upon a contract or obligation in writing, eight years; for trespass, liability created by statute other than penalty, replevin, for relief on the grounds of fraud or mistake, to establish will, on judgment of a court not of record, five years; against sheriff or other officer, upon an account not founded upon written instrument, for death caused by wrongful act or neglect of another, three years; for libel, slander, assault, battery, false imprisonment or seduction, two years; against officer or officer de facto to recover goods, wages or merchandise seized in his official capacity as tax collector, one year; claims against county, which have been rejected by the board of county commissioners, within six months after the first rejection thereof; to recover stock sold for delinquent assessment, six months; for killing or injuring stock by railroad, six months; for lien not provided for, within five years. No limitation for the recovery of money deposited with a bank, trust company or savings society. But action by depositor against bank, banker, trust company or savings loan company to set aside stated account to be brought in five years from date of statement; and by bank, etc., to recover on liability from payment of forged check, etc., to be in three years from notice of forgery. Debt may be revived by promise in writing, or part payment of principal or interest. One year limitation for recovery of placer mining claims repealed. Action to set aside or annul a tax deed to be brought within two years from issuance of such deed.

MARRIED WOMEN.—Wife's property, acquired at any time, her separate estate, provided it is specified in a list and recorded as such, is not liable for debts of husband. Married women have the same rights regarding property as they would if single. May acquire, hold and enjoy and convey property same as if she be sole. Cannot be examined for or against her husband without his consent, and vice versa. May carry on mercantile business in her own name upon making application to district court.

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PROOF OF CLAIMS.—All that is necessary is to send the original instrument, in case the demand is in writing, to the attorney; if an open or stated account, an itemized statement of the whole transaction. In all cases give name of firm and full name of each member of firm. If claimant is a corporation, give style of corporation and the source of its existence, and, if possible, in case suit is desired, refer the attorney to two responsible parties within the state, who will become security on attachment bonds.

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WITNESS—Parties to a suit are fully competent to testify.

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Know all men by these presents that ..... and ....., his wife, of....., in consideration of five hundred dollars, to them paid by....., of....., the receipt whereof is hereby acknowledged, do hereby grant, bargain, sell and convey to the said ....., his heirs and assigns forever (describe property), and all the estate, title and interest of the said ..... and ....., either in law or equity, of, in and to the said premises, together with all the privileges and appurtenances to the same belonging and all the rents, issues and profits thereof, to have and to hold the same to the only proper use of the said ....., his heirs and assigns forever.

And the said ....., for himself and for his heirs, executors and administrators, does hereby covenant with the said ....., his heirs and assigns, that he is the true and lawful owner of the said premises, and has full power to convey the same; further, that he will warrant and defend the same against all claim or claims of all persons whosoever.

In witness whereof, the said ..... and ....., his wife, hereby release her rights and expectancy of dower in the said premises, have hereunto set their hands that ..... day of ....., in the year of our Lord one thousand ..... hundred and .....

Signed and acknowledged in presence of us. ..... (Seal.)
..... (Seal.)
(Two witnesses.)

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KINSEY S J (see adv) Belgrade
BENNETT F A (see adv) Benchland
PATTERSON & POUND (see adv) Big Timber
SKILLMAN & BAILEY (see adv) "
BOYER BROS (see adv) Billings
DAVIES REAL ESTATE CO (see adv) "
MATHESON W P (see adv) "
MONTANA REALTY & LOAN CO (see adv) "
PATERSON JAMES (see adv) "
RIXON W P (see adv) "
BOZEMAN REAL ESTATE CO (see adv) Bozeman
GARDNER E M CO (see adv) "
WILLIAMS LAND CO (see adv) "
DUNN PHIL T, 64-65 Hirbour Blk (see adv) Butte
HANSON-MacPHERSON CO, 15 W Broadway (see adv) "
SHIELDS VALLEY REALTY CO (see adv) Clyde Park
DOWLIN-SQUIER LOAN AND INVESTMENT CO (see adv) Forsyth
HORKAN & BEEMAN (see adv) "
WAKEFIELD & BLAND (see adv) "
DAWSON COUNTY LAND CO (see adv) Glendive
BUNDY D W LAND CO (see adv) Great Falls
ELECTRIC CITY LAND CO (see adv) "
GAUNT J M (see adv) "
HUNTSBERGER W W (see adv) "
JUNKIN W F (see adv) "
LARKIN T H (see back of Montana Map and adv) Great Falls
TRAINOR J P (see adv) "
GUNNISS WALTER B (see adv) Hamilton
MOONEY PAT (see adv) "
SISLER W B (see adv) "
THACHER & TORRENCE "
BALENSIEFER REALTY & INVESTMENT CO (see adv) Helena
ZIMMERMAN & MOULTON (see adv) "
WALKER C W & CO, 117 2d w Kalispell
CLARKE FORK ORCHARD CO (see adv) Laurel
DAVIS LAND & LOAN CO (see adv) "
CENTRAL MONTANA LAND CO (see adv) Lewistown
EMPIRE LAND & INVESTMENT CO (see adv) "
KANE D J (see adv) "
WALSH M J (see adv) Livingston
LOGAN LAND CO (see adv) Logan
CALVIN INVESTMENT CO (see adv) Miles City
CUSTER COMMISSION CO (see adv) "
MILES CITY LOAN & TITLE CO (see adv) "
TOWERS C B COMPANY (see adv) "
ANDERSEN A K (see adv) Missoula
BROOKS GEO F (Estd 1888) Reference any bank in Western Montana "
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TAYLOR & PEARSON (see adv) "
WILSON JOHN A (see adv) Moore
PLAINS LAND and IMPROVEMENT CO (see adv Plains
WEST SHORE REALTY CO Rollins
LOGAN-COCHRAN CO (see adv) Stevensville
WATERS J S (see adv) Terry
MONTANA LAND & LIVE STOCK CO (see adv) Three Forks
CAMERON D REALTY CO THE (see adv) White Sulphur Springs
JORDAN REALTY and LOAN COMPANY THE (see adv) Wibaux

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LARKIN T H (see back of Montana Map and adv) "
MONTANA LAND AGENCY (see adv) "
TRAINOR J P (see adv "
BRASSEY & SHAFER (see adv) Lewistown
CENTRAL MONTANA LAND CO (see adv) "
WRIGHT LAND and INVESTMENT CO (Inc) (see adv) "
CALVIN INVESTMENT CO (see adv) Miles City
CUSTER COMMISSION CO (see adv) "
MILES CITY LOAN & TITLE CO (see adv) "
SORENSON & BURBANK (see adv) "
WATERS J S (see adv) Terry
HARRY JESSE (see adv) White Sulphur Springs
BUSHELL & RUCKER (see adv) Wibaux
JORDAN REALTY and LOAN COMPANY THE (see adv) "

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BELL W D Jr (see adv) Belgrade
KINSEY S J (see adv) "
BENNETT F A (see adv) Benchland
DAVIES REAL ESTATE CO (see adv) Billings
MATHESON W P (see adv) "
MONTANA REALTY & LOAN CO (see adv) "
PATERSON JAMES (see adv) "
BOZEMAN REAL ESTATE CO (see adv) Bozeman
GARDNER E M CO (see adv) "
WILLIAMS LAND CO (see adv) "
DUNN PHIL T, 64-65 Hirbour blk (see adv) Butte
HANSON-MacPHERSON CO, 15 W Broadway (see adv) "
DOWLIN-SQUIER LOAN and INVESTMENT CO (see adv) Forsyth
NORTHWESTERN TITLE CO (see adv) Forsyth
WAKEFIELD & BLAND (see adv) "
GLENDIVE ABSTRACT & LOAN CO (see adv) Glendive
HILL I N CO (see adv) "
LEONARD E C (see adv) "
MONTANA LOAN & TITLE COMPANY (see adv) "
ELECTRIC CITY LAND CO (see adv) Great Falls
GAUNT J M (see adv) "
HUNTSBERGER W W (see adv) "
JUNKIN W F (see adv) "
LARKIN T H (see back of Montana Map and adv) "
LEE J T (see adv) "
MAURER & KIRSCHWING (see adv) "
MONTANA LAND AGENCY (see adv) "
TRAINOR J P (see adv) "
GUNNISS WALTER B (see adv) Hamilton
MOONEY PAT (see adv) "
SISLER W B (see adv) "
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EMPIRE LAND & INVESTMENT CO (see adv) "
WRIGHT LAND AND INVESTMENT CO (Inc) (see adv) "
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FARNUM J E (see adv) "
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PATT-TUGGLE CO (see adv) "
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WATERS J S (see adv) Terry
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CAMERON D REALTY CO THE (see adv) White Sulphur Springs
HARRY JESSE (see adv) "
BUSHELL & RUCKER (see adv) Wibaux
JORDAN REALTY and LOAN COMPANY THE (see adv) "

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SKILLMAN & BAILEY (see adv) "
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MONTANA REALTY & LOAN CO (see adv) "
PATERSON JAMES (see adv) "
RIXON W P (see adv) "
BOZEMAN REAL ESTATE CO (see adv) Bozeman
GARDNER E M CO (see adv) "
WILLIAMS LAND CO (see adv) "
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HANSON-MacPHERSON CO, 15 W Broadway (see adv) "
SHIELDS VALLEY REALTY CO (see adv) Clyde Park
COCKRELL MONCURE (see adv) Deer Lodge
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HORKAN & BEEMAN (see adv) "
WAKEFIELD & BLAND (see adv) "
GLENDIVE ABSTRACT & LOAN CO (see adv) Glendive
HILL I N CO (see adv) "
LEONARD E C (see adv) "
PHILLIPS A H (see top margin Montana Map) "
BUNDY D W LAND CO (see adv) Great Falls
ELECTRIC CITY LAND CO (see adv) "
GALLAGHER P B LAND CO (see adv) "
GAUNT J M (see adv) "
HUNTSBERGER W W (see adv) "
JUNKIN W F (see adv) "
LARKIN T H (see back of Montana Map and adv) "
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MAURER & KIRSCHWING (see adv) "
MONTANA LAND AGENCY (see adv) "
TRAINOR J P (see adv) "
GUNNISS WALTER B (see adv) Hamilton
MOONEY PAT (see adv) "
SISLER W B (see adv) "
BALENSIEFER REALTY & INVESTMENT CO (see adv) Helena
ZIMMERMAN & MOULTON (see adv) "
DAVIS LAND & LOAN CO (see adv) Laurel
NORTHWESTERN INVESTMENT CO "
YELLOWSTONE LAND & GRAIN CO (see adv) "
BRASSEY & SHAFER (see adv) Lewistown
CENTRAL MONTANA LAND CO (see adv) "
EMPIRE LAND & INVESTMENT CO (see adv) "
KANE D J (see adv) "
WRIGHT LAND AND INVESTMENT CO (INC) (see adv) "
WALSH M J (see adv) Livingston
LOGAN LAND CO (see adv) Logan
ABSTRACT & TITLE COMPANY THE (see adv) Miles City
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MOSS JOEL A (see adv) "
STODDARD & PRICE (see adv) "
TAYLOR & PEARSON (see adv) "
WILSON JOHN A (see adv) Moore
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STROUF FRANK & CO (see adv) "
STROUF FRANK & CO (see adv) Stanford
LOGAN-COCHRAN CO (see adv) Stevensville
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PATTERSON & POUND (see adv) "
SKILLMAN & BAILEY (see adv) "
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RIXON W P (see adv) "
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WILLIAMS LAND CO (see adv) "
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WAKEFIELD & BLAND (see adv) "
DAWSON COUNTY LAND CO (see adv) "
GLENDIVE ABSTRACT & LOAN CO (see adv) "
HILL I N CO (see adv) "
LEONARD E C (see adv) "
PHILLIPS A H (see top margin Montana Map) "
BUNDY D W LAND CO (see adv) Great Falls
ELECTRIC CITY LAND CO (see adv) "
GALLAGHER P B LAND CO (see adv) "
GAUNT J M (see adv) "
HUNTSBERGER W W (see adv) "
JUNKIN W F (see adv) "
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MOONEY PAT (see adv) "
SISLER W B (see adv) "
THACHER & TORRENCE "
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ZIMMERMAN & MOULTON (see adv) "
DAVIS LAND & LOAN CO (see adv) Laurel
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BRASSEY & SHAFER (see adv) Lewistown
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EMPIRE LAND & INVESTMENT CO (see adv) "
KANE D J (see adv) "
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WATERS J S (see adv) Terry
MONTANA LAND & LIVE STOCK CO (see adv) Three Forks
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CAMERON D REALTY CO THE (see adv) White Sulphur Springs
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*LAND OFFICE PRACTICE.

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*LAND SCRIP.

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TOWERS C B COMPANY (see adv) Miles City

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*LANDS—WHOLESALE.

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WELLCOME & PECKOVER CO Reference, Any Bank in Anaconda or Butte "
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KINSEY S J (see adv) "
BENNETT F A (see adv) Benchland
CLARK E O (see adv) Big Timber
PATTERSON & POUND (see adv) "
SKILLMAN & BAILEY (see adv) "
BOYER BROS (see adv) Billings
DAVIES REAL ESTATE CO (see adv) "
MONTANA REALTY & LOAN CO (see adv) "
PATERSON JAMES (see adv) "
RIXON W P (see adv) "
SIMPSON G M, 203 Billings State Bank "
BOZEMAN REAL ESTATE CO (see adv) Bozeman
GARDNER E M CO (see adv) "
WILLIAMS LAND CO (see adv) "
DUNN PHIL T, 64-65 Hirbour Blk (see adv) Butte
HANSON-MacPHERSON CO, 15 W Broadway (see adv) "
SHIELDS VALLEY REALTY CO (see adv) Clyde Park
COCKRELL MONCURE (see adv) Deer Lodge
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ELECTRIC CITY LAND CO (see adv) "
GALLAGHER P B LAND CO (see adv) "
GAUNT J M (see adv) "
HUNTSBERGER W W (see adv) "
JUNKIN W F (see adv) "
KANE LAND CO "
LARKIN T H (see back of Montana Map and adv) "
LEE J T (see adv) "
MAURER & KIRSCHWING (see adv) "
MONTANA LAND AGENCY (see adv) "
TRAINOR J P (see adv) "
GUNNISS WALTER B (see adv) Hamilton
MOONEY PAT (see adv) "
SISLER W B (see adv) "
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GORTEMOLLER LAND COMPANY (Inc) "
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CENTRAL MONTANA LAND CO (see adv) "
EMPIRE LAND & INVESTMENT CO (see adv) "
KANE D J (see adv) "
WRIGHT LAND & INVESTMENT CO (see adv) "
LOGAN LAND CO (see adv) Logan
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COLLINS J B (see adv) "
CUSTER COMMISSION CO (see adv) Miles City
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PATT-TUGGLE CO (see adv "
TOWERS C B COMPANY (see adv) "
SORENSON & BURBANK (see adv) "
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MOSS JOEL A (see adv) "
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WATERS J S (see adv) Terry
MONTANA LAND & LIVE STOCK (see adv) Three Forks
CAMERON D REALTY CO (see adv) White Sulphur Springs
HARRY JESSE (see adv) "
SMITH RIVER DEVELOPMENT COMPANY (see adv) "
BUSHELL & RUCKER (see adv) Wibaux
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WAKEFIELD & BLAND (see adv) "
WALSH M J (see adv) Livingston
CALVIN INVESTMENT CO (see adv) Miles City
CUSTER COMMISSION CO (see adv) "
SORENSON & BURBANK (see adv) "
TOWERS C B COMPANY (see adv) "

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BELL W D JR (see adv Belgrade
KINSEY S J (see adv) "
BENNETT F A (see adv) Benchland
CLARK E O (see adv Big Timber
PATTERSON & POUND (see adv) "
SKILLMAN & BAILEY (see adv) "
BOYER BROS (see adv) Billings
DAVIES REAL ESTATE CO (see adv) "
MATHESON W P (see adv) "
MONTANA REALTY & LOAN CO (see adv) "
PATERSON JAMES (see adv) "
RIXON W P (see adv) "
SIMPSON G M, 203 Billings State Bank Bldg "
BOZEMAN REAL ESTATE CO (see adv) Bozeman
GARDNER E M CO (see adv) "
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WAKEFIELD & BLAND (see adv) "
GLENDIVE ABSTRACT & LOAN CO (see adv) Glendive
HILL I N CO (see adv) "
LEONARD E C (see adv) "
MONTANA LOAN & TITLE COMPANY (see adv) "
PHILLIPS A H (see top margin Montana map) "
BUNDY D W LAND CO (see adv) Great Falls
ELECTRIC CITY LAND CO (see adv) "
GALLAGHER P B LAND CO (see adv) "
GAUNT J M (see adv) "
HUNTSBERGER W W (see adv) "
JUNKIN W F (see adv) "
LARKIN T H (see back of Montana map and adv) "
LEE J T (see adv) "
MAURER & KIRSCHWING (see adv) "
MONTANA LAND AGENCY (see adv) "
TRAINOR J P (see adv) "
GUNNISS WALTER B (see adv) Hamilton
MOONEY PAT (see adv) "
SISLER W B (see adv) "
BALENSEIFER REALTY AND INVESTMENT CO (see adv) Helena
ZIMMERMAN & MOULTON (see adv) "
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YELLOWSTONE LAND & GRAIN CO (see adv) "
BRASSEY & SHAFER (see adv) Lewistown
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KANE D J (see adv) "
WRIGHT LAND AND INVESTMENT CO (INC) (see adv) "
WALSH M J (see adv) Livingston
LOGAN LAND CO (see adv) Logan

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CALVIN INVESTMENT CO (see adv) "
COLLINS J B (see adv) "
CUSTER COMMISSION CO (see adv) "
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MILES CITY LOAN & TITLE CO (see adv) "
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SORENSON & BURBANK (see adv) "
TOWERS C B COMPANY (see adv) "
WALKER SHARPLESS (see adv) "
ANDERSEN A K (see adv) Misoula
BROOKS GEO F (Est'd 1888), Reference, Any Bank in Western Montana "
BUCHANAN & PEDERSEN "
MOSS JOEL A (see adv) "
NORTHWESTERN ABSTRACT & TITLE INSURANCE CO (see adv) "
STODDARD & PRICE (see adv) "
TAYLOR & PEARSON (see adv) "
WILSON JOHN A (see adv) Moore
PLAINS LAND AND IMPROVEMENT CO (see adv) Plains
STROUF FRANK & CO (see adv) Stanford
LOGAN-COCHRAN CO (see adv) Stevensville
WATERS J S (see adv) Terry
MONTANA LAND & LIVE STOCK CO (see adv) Three Forks
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HARRY JESSE (see adv) "
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JORDAN REALTY AND LOAN COMPANY THE (see adv) "

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*MINERAL LANDS.
DUNN PHIL T, 64-65 Hirbour Blk (see adv) Butte

*MINING PROPERTIES.
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BENNETT F A (see adv) Benchland
CLARK E O (see adv) Big Timber
PATTERSON & POUND (see adv) "
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DAVIES REAL ESTATE CO (see adv) "
MATHESON W P (see adv) "
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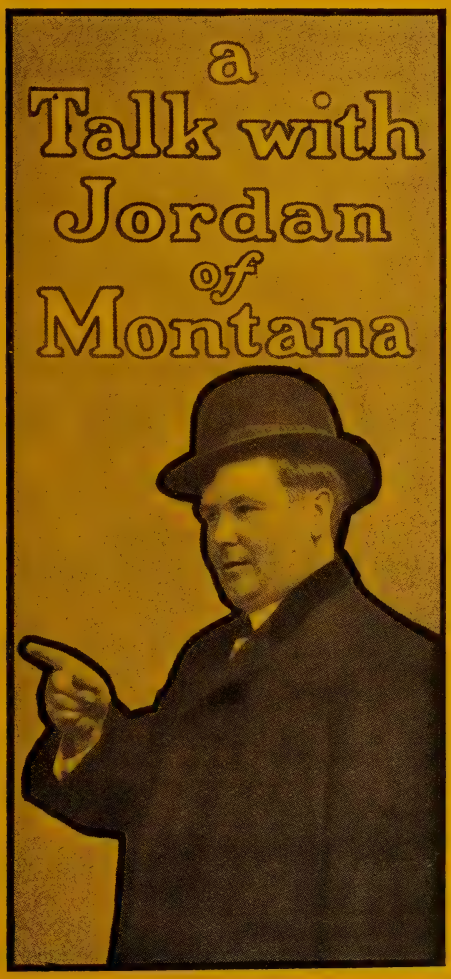

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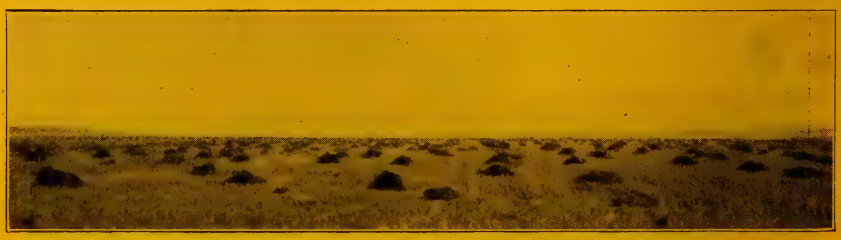

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NEBRASKA.

CAPITAL, LINCOLN.

Population of State, 1,192,214.
(U. S. Census, 1910.)

Nebraska is the heart of the Lousiana purchase and came into possession of the United States, April 30, 1803. It was a part of the Missouri territory most of the time until May 30, 1854, when it was formed into a separate territory and was admitted as a state March 1, 1867. The total land surface is approximately 76,840 square miles. It extends from 40 degrees to 43 degrees north latitude, and from 94 degrees 25 minutes to 104 degrees west longitude, and is bounded on the north by South Dakota, on the south by Kansas and Colorado, on the east by Iowa and Missouri, and on the west by Colorado and Wyoming. The climate is salubrious, the mean annual temperature as observed at Omaha being 49.28 degrees; that of summer 74.26 degrees, and that of the winter 23.36 degrees.

Within the boundaries of Nebraska are vast areas of the most fertile and productive soil in the continent. It is nearly all arable and every acre is available either for pasture or farming. There is almost an entire absence of waste land. The Platte, Republican, Elkhorn, Loup and Niobrara are the principal interior rivers, all moving from west to east or southeast. Each of these large streams has numberless tributaries. The bottom lands along the rivers are especially fertile, though hilly land is much preferred for general farming. A superior system of public schools, and an inexhaustible state fund from which to maintain them; churches in every village and almost every valley; railroads fairly gridironing the state, and a most invigorating and healthy climate combine to make Nebraska desirable in every sense of the term for a residence. The wonderful fertility of its soil and its great depth assures the husbandman satisfactory returns for his labor. Being adapted to all cereals, orchard and vineyard crops, and producing luxuriant pasturage, Nebraska offers especial inducements to agricultural settlers and stock growers. The railways afford quick and cheap transportation to excellent local and foreign markets. By a system of freight rates in force on the lines leading to and into Nebraska, the producer on the Nebraska plains is at no disadvantage with his eastern Iowa neighbors, so far as marketing his products is concerned. Grain brings as much in an interior city in Nebraska as it does in an interior city in Iowa.

The total area of the state is nearly 50,000,000 acres. Out of this magnificent body of land, nearly all of which is arable, 100,000 farms have been carved, with millions of acres not cultivated, other millions of acres neither cultivated nor entered for settlement. Nebraska is easily capable of supporting not less than 3,000,000 people. It will be seen, therefore, that there is no crowding in the state. Abundance of room and a world of opportunity are offered. Lands are no longer to be had at nominal prices on phenomenally favorable terms in the more thickly settled sections of the state, though prices range 50 per cent lower than in the central states. In western Nebraska there are large bodies of good land still on the market at prices which are within the reach of poor people, and there are millions of acres of government land still unoccupied to be had under the United States land laws.

The natural rainfall of the state is becoming sufficient to produce many kinds of crops without irrigation. For the last ten years the smallest average rainfall at any point in the state was approximately 15 inches, while the east half of the state has had an approximate rainfall of over 25 inches per year. This has produced for the state an average return in wheat, corn, oats, rye, barley and alfalfa over $160,000,000 per year.

The southeast part of the state is underlaid with limestone of a good quality for building purposes. Many thousands of carloads of building stone and concrete are shipped from these quarries each year. Thin veins of coal have been found in various places in the eastern part of the state. In the northeastern portion are vast deposits of cement-making material. These are being developed as the demand for cement increases, and the supply is sufficient to fill all the demands of the state for centuries to come, when it shall be worked to its full possibility.

The Platte river forms a natural and easy grade upward nearly to the summit of the Rocky Mountains, and a number of trunk lines have availed themselves of this natural easy grade, while the state is honeycombed by lateral lines leading to Omaha, the natural gateway for railway traffic.

No state in the Union has a finer public school system than Nebraska. Two quarter sections of land of each township in the state have been set aside for school purposes. Much of this land is still unsold and its value is increasing yearly. Other lands have been set aside for the use of the University, and Agricultural College, which are on a firm, financial basis. The University, situated in the heart of the city of Lincoln, is the pride of the state and one of the strongest schools in the whole west.

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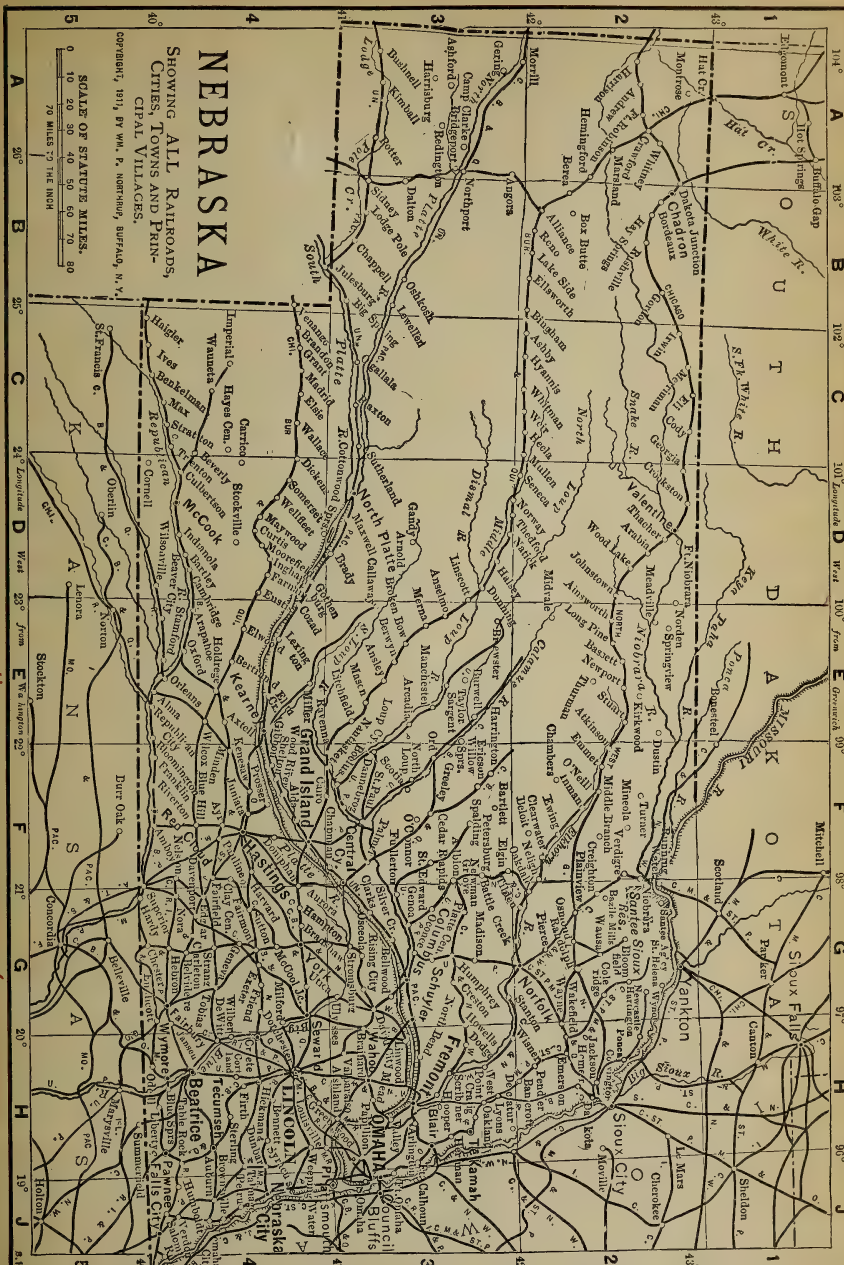
GENERAL IMMIGRATION AGENTS

—PROPERTY—



NORTHWESTERN LAND COMPANY

KIMBALL, NEBRASKA

M. B. DARLING, Manager

Best Farm Lands, $10 to $20 per Acre

Mixed Farm and Grazing Lands, $5 to $10

Hull-Lockwood Land Co. KIMBALL, NEB.

Farm Lands and Ranches

Land worth $50.00 per acre we sell from $10.00 to $25.00

The Leading Real Estate and Abstract Concerns

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Sidney, Nebraska, is Awake—WATCH US GROW

The McNish Land Company

(INCORPORATED)

SIDNEY, NEBRASKA .. CAPITAL, $100,000.00

References:

U. S. National Bank, Omaha, Neb.
Fremont National Bank, Fremont, Neb.
First National Bank, Wisner, Neb.
First National Bank, Sidney, Neb.
R. G. Dun & Company, Omaha, Neb.

CHEYENNE AND KIMBALL COUNTIES NEBRASKA FARM LANDS

Good Farm Lands at $15 to $45 per acre

RANCHES FOR SALE

Cheyenne County Abstract Co.

Bonded Abstracters

Titles Examined Titles Perfected

SIDNEY, NEBRASKA

J. M. SWENSON, PRESIDENT
Manager Loan Dep't

R. W. DEVOE, VICE-PRES'T
County Attorney

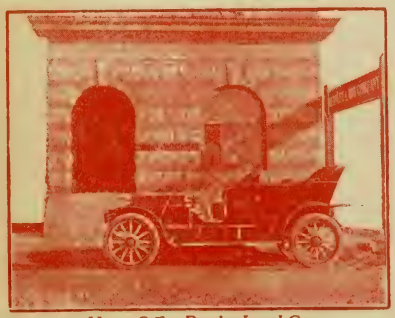
E. R. KRATZ, SEC'Y AND TREAS.
Abstracter of Titles

Swenson Land Company

We Buy and Sell Land in Cheyenne County, Nebraska

LOANS NEGOTIATED
TITLES COMPILED AND EXAMINED

Home Office
SIDNEY, NEBRASKA



Home Office Bentley Land Co.

Bentley Land Company

J. A. BENTLEY, Manager
R. A. BLAKE, Sup't of Agents

Choice Farms and Ranches For Sale

SIDNEY, NEBRASKA

We Sell Our Own Lands

# of Sidney, Nebraska

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FOR SALE BY
FRANK WHEELER
ORANGE GROVE HEADQUARTERS
CLAREMONT, - CAL.

Seventeen years growing oranges and lemons here. (See adv. in Real Estate Dealers-Claremont,Cal.)

POPULATION OF INCORPORATED CITIES, TOWNS AND VILLAGES—U. S. CENSUS, 1910.

Abie	210	Callaway	765	Endicott	204
Adams	647	Cambridge	1,029	Eustis	403
Ainsworth	1,045	Campbell	573	Ewing	440
Albion	1,584	Carleton	393	Exeter	916
Alexandria	447	Carroll	382	Fairbury	5,294
Allen	371	Cedar Bluffs	500	Fairfield	1,054
Alliance	3,105	Cedar Rapids	576	Fairmont	921
Alma	1,066	Center	119	Falls City	3,255
Amherst	256	Central City	2,428	Farnam	462
Anoka	145	Ceresco	296	Filley	194
Anselmo	351	Chadron	2,687	Firth	343
Ansley	700	Chapman	266	Florence	1,526
Arapahoe	901	Chappell	329	Fort Calhoun	324
Arcadia	618	Chester	560	Fort Crook	203
Arlington	645	Clarks	605	Foster	122
Arnold	231	Clarkson	647	Franklin	949
Ashland	1,379	Clatonia	233	Fremont	8,718
Ashton	404	Clay Center	1,065	Friend	1,261
Atkinson	810	Clearwater	414	Fullerton	1,638
Atlanta	250	Cody	185	Garrison	177
Auburn	2,729	Coleridge	535	Geneva	1,741
Aurora	2,630	College View	1,508	Genoa	1,376
Avoca	249	Colon	160	Gering	627
Axtell	394	Columbus	5,014	Germantown	275
Ayr	142	Comstock	323	Gibbon	718
Bancroft	742	Concord	198	Gilead	181
Barada	118	Cook	387	Glenville	304
Barneston	228	Cordova	201	Gordon	920
Bartley	511	Cornlea	90	Gothenburg	1,730
Bassett	383	Cortland	364	Grafton	353
Battle Creek	597	Cozad	1,096	Grand Island	10,326
Bayard	261	Crab Orchard	274	Grant	358
Bazile Mills	77	Craig	339	Greeley Center	845
Beatrice	9,356	Crawford	1,323	Greenwood	387
Beaver	975	Creighton	1,373	Gresham	344
Beaver Crossing	542	Creston	338	Gretna	484
Bee	207	Crete	2,404	Gross	111
Beemer	494	Crofton	610	Guide Rock	690
Belden	247	Culbertson	580	Haigler	205
Belgrade	400	Curtis	613	Hallam	168
Bellevue	596	Dakota City	474	Hampton	383
Bellwood	397	Dalton	207	Hardy	496
Belvidere	475	Danbury	268	Harrison	186
Benedict	336	Dannebrog	380	Hartington	1,413
Benkelman	538	Darr	32	Harvard	1,102
Bennett	457	Davenport	484	Hastings	9,338
Bennington	276	David City	2,177	Havelock	2,680
Benson	3,170	Dawson	340	Hay Springs	408
Berlin	196	Daykin	220	Hebron	1,778
Bertrand	643	Decatur	782	Hemingford	272
Bethany	948	Deshler	609	Henderson	391
Bladen	494	Dewitt	675	Hendley	238
Blair	2,584	Diller	506	Herman	345
Bloomfield	1,264	Dixon	217	Hershey	332
Bloomington	507	Dodge	661	Hickman	388
Blue Hill	761	Doniphan	399	Hildreth	450
Blue Springs	712	Dorchester	610	Holbrook	414
Bradshaw	359	Douglas	305	Holdrege	3,030
Brady	308	Dubois	339	Holstein	323
Brainard	465	Dunbar	216	Homer	397
Bridgeport	541	Dundee	1,023	Hooper	741
Bristow	175	Dwight	184	Hoskins	262
Brock	434	Eagle	360	Howard City	233
Broken Bow	2,260	Eddyville	254	Howell	800
Brownville	457	Edgar	1,080	Hubbard	150
Bruning	353	Edison	334	Hubbell	295
Bruno	245	Elba	302	Humboldt	1,176
Brunswick	278	Elgin	606	Humphrey	868
Burchard	315	Elk Creek	240	Huntington	410
Burr	113	Elkhorn	291	Hyannis	262
Burwell	915	Elm Creek	620	Imperial	402
Butte	550	Elmwood	635	Indianola	681
Byron	184	Elwood	464	Ithaca	171
Cairo	364	Emerson	838	Jackson	290

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Productive Groves
IDEAL CLIMATE. UNEXCELLED SOIL!
We make a specialty of partial payments, enabling purchasers to acquire Land on the strength of crops yet to be raised. Write us
Palmer & Palmer

For Index to Advertisers see page 14

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Member of Chicago Real Estate Board
167 W. Washington St. V. - - CHICAGO
Quick Cash Buyer of Chicago Real Estate. - Quick Closer
Telephone Main 5183
[See adv. in Real Estate Dealers of Chicago]

ALLUVIAL LANDS
YAZOO VALLEY, TENSAS DELTA
ST. FRANCIS BASIN, ALA. RIVER VALLEY
McKINNEY LAND CO., MEMPHIS, TENN.

POPULATION OF INCORPORATED CITIES, ETC.—Cont'd.

Jansen	308
Johnson	273
Julian	168
Juniata	471
Kearney	6,202
Kenesaw	657
Kennard	319
Kimball	454
Laurel	514
Lawrence	475
Lebanon	197
Leigh	567
Leshara	86
Lexington	2,059
Liberty	394
Lincoln	43,973
Lindsay	465
Linwood	329
Litchfield	403
Lodgepole	245
Long Pine	781
Loomis	284
Lorton	115
Louisville	778
Loup	1,128
Lushton	205
Lynch	583
Lyons	865
McCook	3,765
McCool Junction	369
Madison	1,708
Madrid	124
Magnet	178
Malmo	214
Marquette	290
Martinsburg	291
Mason City	480
Maxwell	289
Maywood	443
Mead	330
Meadow Grove	388
Memphis	162
Merna	459
Merriman	254
Milford	716
Millard	260
Miller	330
Milligan	336
Minatare	338
Minden	1,559
Mitchell	640
Monowi	109
Monroe	282
Morrill	346
Morse Bluffs	196
Murdock	222
Naper	300
Nebraska City	5,488
Neligh	1,566
Nelson	978
Nemaha	325
Newcastle	436
Newman Grove	850
Newport	268
Niobrara	822
Norfolk	6,025
North Bend	1,105
North Loup	519
North Platte	4,793
Oak	237
Oakdale	631
Oakland	1,073
Oconto	245
Odell	427
Ogalalla	643
Ohlowa	373
Omaha	124,096
O'Neill	2,089
Ong	285
Orchard	532
Ord	1,960
Orleans	942
Osceola	1,105
Osmond	567
Overton	574
Oxford	593
Palisade	380
Palmer	373
Palmyra	334
Panama	230
Papillion	624
Pawnee	1,610
Pender	804
Peru	950
Petersburg	533
Phillips	274
Pierce	1,200
Pilger	471
Plainview	941
Platte Center	388
Plattsmouth	4,287
Pleasant Dale	257
Pleasanton	252
Plymouth	438
Polk	396
Ponca	1,000
Posen	246
Prague	394
Preston	122
Primrose	158
Prosser	163
Ragan	214
Randolph	1,137
Ravenna	1,350
Raymond	236
Red Cloud	1,686
Republican	476
Reynolds	246
Richland	156
Rising City	456
Riverton	369
Roca	129
Rockville	201
Rogers	155
Rosalie	147
Roseland	249
Rulo	661
Rushville	633
Ruskin	339
St. Edwards	814
St. Helena	148
St. Paul	1,336
Salem	391
Sargent	651
Schuyler	2,152
Scotia	328
Scotts Bluff	1,746
Scribner	391
Seward	2,106
Shelby	503
Shelton	1,005
Shickley	429
Shubert	311
Sidney	1,185
Silver Creek	379
Smithfield	190
Snyder	314
South Bend	125
South Omaha	26,259
South Sioux City	1,196
Spalding	637
Spencer	671
Springfield	463
Springview	216
Stamford	301
Stanton	1,342
Staplehurst	228
Steele City	300
Steinauer	248
Stella	430
Sterling	714
Stockham	601
Stockville	232
Strang	238
Stratton	367
Stromsburg	1,355
Stuart	467
Sumner	321
Superior	2,106
Surprise	323
Sutherland	447
Sutton	1,702
Swanton	285
Syracuse	842
Table Rock	814
Talmage	461
Tamora	205
Tarnov	121
Tecumseh	1,748
Tekamah	1,524
Thurston	112
Tilden	901
Tobias	445
Trenton	497
Uehling	228
Ulysses	551
Unadilla	209
Union	302
University Place	3,200
Upland	390
Utica	520
Valentine	1,098
Valley	810
Valparaiso	560
Verdel	162
Verdigre	403
Verdon	406
Virginia	154
Waco	293
Wahoo	2,168
Wakefield	861
Wallace	175
Walthill	810
Waterbury	199
Waterloo	402
Wauneta	327
Wausa	604
Waverly	297
Waynetown	2,140
Weeping Water	1,067
West Lincoln	200
West Point	1,776
Western	499
Weston	432
Wilber	1,219
Wilcox	382
Wilsonville	385
Winnebago	399
Winnetoon	220
Winside	450
Wisner	1,081
Wood Lake	198
Wood River	796
Wymore	2,613
Wynot	258
York	6,235
Yutan	353

O. A. HOUGE
WILLISTON, N. D.
SEE PAGE 4
REAL ESTATE INVESTMENTS
Easy Terms
$10 PER ACRE UP
NETTING YOU
5, 6 and 7 per cent

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1002-1008 Trust and Savings Bldg., - - - - Los Angeles, California

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C. S. Bundy. Fendall Bldg., Washington
A. T. Holtzman, 1321 F, N. W., Washington

ILLINOIS.

F. P. Crandon, 215 Jackson blvd., Chicago

MARYLAND.

A. H. Fisher, 18 E. Lexington, Baltimore

MASSACHUSETTS.

M. P. Thompson.....31 State, Boston

MISSOURI.

Vinnie A. Thomas, N. Y. Life Bldg., Kansas City

NEW YORK.

Ella F. Braman...120 B'way, New York
J. B. Braman.....120 B'way, New York
G. H. Corey.....56 Wall, New York
I. J. Pocher, 655 Lexington av., New York

OHIO.

J. P. Harrison, 5th and Main, Cincinnati

PENNSYLVANIA.

F. E. Fairman, Frick Bldg. Annex, Pittsburgh

LIST OF COUNTY OFFICERS.

County.	County Seat.	County Clerk.	Treasurer.	Register of Deeds.
Adams	Hastings	G. E. Wisen	E. Hoeppner	J. H. Ureling.
Antelope	Neligh	J. W. Lamson	Geo. Fletcher	J. W. Lamson.
Banner	Harrisburg	C. S. Page	J. W. Hill	C. S. Page.
Blaine	Brewster	D. C. Norris	E. A. Sandall	D. C. Norris.
Boone	Albion	O. E. Walters	Thos. King	O. E. Walters.
Box Butte	Alliance	W. C. Mounts	Fred Mollring	W. C. Mounts.
Boyd	Butte	S. A. Richardson	C. E. Yocum	S. A. Richardson.
Brown	Ainsworth	H. O. Wilson	J. B. Stall	H. O. Wilson.
Buffalo	Kearney	J. H. Dean	G. E. Haase	V. B. Wheelock.
Burt	Tekamah	H. W. Whitaker	H. Tunberg	H. W. Whitaker.
Butler	David City	M. J. Holland	L. J. Coufal	M. J. Holland.
Cass	Plattsmouth	D. C. Morgan	F. E. Schlater	A. J. Snyder.
Cedar	Hartington	G. N. Champion	E. B. Hirschman	G. N. Champion.
Chase	Imperial	M. H. Prall	J. F. Morris	M. H. Prall.
Cherry	Valentine	F. A. Cumbow	G. Jordan	F. A. Cumbow.
Cheyenne	Sidney	H. T. Doran	W. R. Wood	H. T. Doran.
Clay	Clay Center	W. K. Newcomb	E. Westering	W. K. Newcomb.
Colfax	Schuyler	M. F. Shonka	J. H. O'Callaghan	M. F. Shona.
Cuming	West Point	W. H. Harstick	H. Zeplin	W. H. Harstick.
Custer	Broken Bow	W. H. Osborne, jr.	C. Mackey	G. E. Porter.
Dakota	Dakota City	W. L. Ross	D. G. Evans	W. L. Ross.
Dawes	Chardon	Chas. Naylor	T. S. Smith	Chas. Naylor.
Dawson	Lexington	A. N. Stookey	C. J. Welden	A. N. Stookey.
Deuel	Chappell	J. McCormick	H. C. Peterson	J. McCormick.
Dixon	Ponca	E. E. Rice	Wm. Kay	E. E. Rice.
Dodge	Fremont	J. A. Donahue	M. Horstman	Fred Klaes.
Douglas	Omaha	D. M. Haverly	F. A. Furay	F. W. Bandle.
Dundy	Benkelman	M. Earl	J. R. Logan	M. Earl.
Fillmore	Geneva	U. F. Stanard	E. C. McPherren	U. F. Stanard.
Franklin	Bloomington	T. Robertson	E. Arnold	T. Robertson.
Frontier	Stockville	G. J. Dold	S. E. Peck	G. J. Dold.
Furnas	Beaver City	D. K. Morgan	A. Arnsburger	D. K. Morgan.
Gage	Beatrice	J. C. Penrod	E. L. Hevelone	J. A. Weaver.
Garden	Oshkosh	R. A. Day	C. M. Davis	R. A. Day.
Garfield	Burwell	T. G. Hemmett	Jas. Butler	T. G. Hemmett.
Gosper	Elwood	W. L. Reynolds	G. T. Burt	W. L. Reynolds.
Grant	Hyannis	T. L. Marrin	John Haney	T. L. Marrin.
Greeley	Greeley Center	F. M. Toohey	J. F. Brown	F. M. Toohey.
Hall	Grand Island	G. E. Neumann	T. P. Boehm	
Hamilton	Aurora	D. H. Saylor	E. S. Wood	D. H. Saylor.
Harlan	Alma	A. B. Shoemaker	E. J. Long	A. B. Shoemaker.
Hayes	Hayes Center	J. S. Wise	L. W. Enyeart	J. S. Wise.
Hitchcock	Trenton	R. S. Otis	R. R. Knowles	B. S. Otis.
Holt	O'Neill	S. F. McNichols	J. C. Harnish	S. F. McNichols.
Hooker	Mullen	H. L. Pierce	W. H. Garrett	H. L. Pierce.
Howard	St. Paul	J. J. Sazama	C. G. Jensen	J. J. Sazama.
Jefferson	Fairbury	F. A. Houston	A. M. Berry	F. A. Houston.
Johnson	Tecumseh	L. D. Spence	W. C. Redfield	L. D. Spence.
Kearney	Minden	J. H. Jensen	L A. Dasher	J. H. Jensen.
Keith	Ogalalla	F. G. Hoxie	J. J. McCarthy	F. G. Hoxis.
Keya Paha	Springview	John Scheie	W. H. Brant	John Scheie.
Kimball	Kimball	A. B. Beard	F. M. Wooldridge	A. B. Beard.
Knox	Center	P. B. Clark	H. W. Crandall	P. B. Clark.
Lancaster	Lincoln	H. E. Wells	Wm. McLaughlin	W. M. Clinton.
Lincoln	North Platte	F. R. Elliott	R. C. Langford	F. R. Elliott.

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JACKSON BROS.
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ROSEBUD Indian Land for Sale GREGORY, TRIPP, MELLETTE and TODD COUNTIES, SOUTH DAKOTA. (See Page 3)

F. M. GINTHER LAND CO. MEDICINE HAT. ALBERTA
Choice farm-lands in SUNNY SOUTHERN ALBERTA
REFERENCES: DUN, BRADSTREET OR CANADIAN BANK OF COMMERCE.

LIST OF COUNTY OFFICERS—Cont'd.

County	County Seat	County Clerk	Treasurer	Register of Deeds
Logan	Grandy	Geo. Higbee	O. L. Newkirk	Geo. Higbee.
Loup	Taylor	D. D. Cheesman	T. F. Croughwell	D. D. Cheesman.
McPherson	Tryon	G. P. Griffith	C. T. Cline	G. P. Griffith.
Madison	Madison	S. R. McFarland	F. A. Peterson	S. R. McFarland.
Merrick	Central City	F. R. Nash	J. T. McLean	.....
Morrill	Bridgeport	C. D. Casper	Frank Irving	C. D. Casper.
Nance	Fullerton	F. M. Jones	R. A. Richardson	.....
Nemaha	Auburn	F. E. Black	I. H. Kuper	F. E. Black.
Nuckolls	Nelson	L. L. Shattuck	C. R. Imler	L. L. Shattuck.
Otoe	Nebraska City	A. P. Young	E. H. Hoemann	G. M. Lathrop.
Pawnee	Pawnee City	R. R. Mahan	C. A. Schappel	.....
Perkins	Grant	G. E. Edwards	A. F. Boehmer	G. E. Edwards.
Phelps	Holdrege	C. L. Hedlund	C. O. Olson	C. L. Hedlund.
Pierce	Pierce	J. B. McDonald	H. J. Hecht	J. B. McDonald.
Platte	Columbus	John Graf	Louis Held	J. Carrig.
Polk	Osceola	F. M. Leibee	C. O. Johnson	F. M. Leibee.
Red Willow	McCook	Chas. Skalla	C. Naden	Chas. Skalla.
Richardson	Falls City	G. W. Morris	J. H. Hutchings	L. C. Edwards.
Rock	Bassett	F. L. Hutton	B. F. Leonard	F. L. Hutton.
Saline	Wilber	A. Slepicka	S. A. Shestak	F. J. Sadilek.
Sarpy	Papillion	E. L. Ireland	J. Davidson	E. L. Ireland.
Saunders	Wahoo	J. D. Frahm	C. J. Ficenec	S. D. Mauck.
Scotts Bluff	Gering	M. H. McHenry	G. W. Sampson	M. H. McHenry.
Seward	Seward	John Suppiger	C. E. Morefield	John Suppiger.
Sheridan	Rushville	H. F. Wasmund	P. T. Johnson	H. F. Wasmund.
Sherman	Loup City	W. C. Dietrichs	O. F. Petersen	W. C. Dietrichs.
Sioux	Harrison	E. F. Pontius	M. D. Jordan	E. F. Pontius.
Stanton	Stanton	A. Sharp	Ervin Nye	.....
Thayer	Hebron	J. C. Strain	W. H. Rhodes	J. C. Strain.
Thomas	Thedford	J. A. McMillan	Geo. McCauley	J. A. McMillan.
Thurston	Pender	Wm. Vogt, jr	J. S. Tate	Wm. Vogt, jr.
Valley	Ord	Otto Murschell	L. Paist	Otto Murschell.
Washington	Blair	O. T. Anderson	J F. White	O. T. Anderson.
Wayne	Wayne	C. W. Reynolds	C. S. Beebe	C. W. Reynolds.
Webster	Red Cloud	E. W. Ross	R. W. Koontz	E. W. Ross.
Wheeler	Bartlett	E. E. Barkhurst	S. Sawyer	E. E. Barkhurst.
York	York	H. F. Chapin	W. E. McCloud	W. W. Feaster.

PUBLIC LANDS.

Statement by Land Districts and Counties with Brief Description.

Land District—Alliance.

County.	Area appropriated and unreserved. Surveyed. Acres.	Unsurveyed. Acres.	Total. Acres.	Brief description of character of unappropriated and unreserved land.
Banner	12,280	.....	12,280	High table-land, hilly.
Boxbutte	9,440	.....	9,440	Level prairie.
Dawes	14,620	.....	14,620	Table and broken timber.
Garden	146,820	.....	146,820	Grazing.
Morrill	85,720	.....	85,720	Sand hills.
Scotts Bluff	49,360	.....	49,360	Prairie and sandy.
Sheridan	126,470	.....	126,470	Prairie, table, sand hills.
Sioux	90,800	.....	90,800	Sandy, rough timber.
Total	535,510	.....	535,510	

Land District—Broken Bow.

Blaine	25,280	.....	25,280	Grazing, sandy.
Brown	13,480	.....	13,480	Do.
Cherry	141,200	.....	141,200	Do.
Custer	2,160	.....	2,160	Do.
Grant	82,400	.....	82,400	Do.
Hooker	137,340	.....	137,340	Do.
Logan	43,200	.....	43,200	Do.
McPherson	83,480	.....	83,480	Do.
Thomas	87,120	.....	87,120	Do.
Total	615,660	.....	615,660	

For Index to Advertisers see page 14

Caves, Stevens & Hartley Orange and Lemon Groves, Fruit and Alfalfa Land in the famous Pomona Valley, the land of Sunshine and Flowers.
161 South Garey Ave. Pomona, - California (See adv. in Real Estate Dealers, California)

Land District—Lincoln.				
Buffalo	28	.....	28	Broken, grazing, sandy.
Chase	2,700	.....	2,700	Broken, sandy; grazing.
Dundy	2,750	.....	2,750	Do.
Frontier	160	.....	160	Sandy and grazing.
Hayes	1,720	.....	1,720	Broken and grazing.
Hitchcock	800	.....	800	Rough and sandy; grazing.
Redwillow	160	.....	160	Broken and grazing land.
Total	8,318	.....	8,318	
Land District—North Platte.				
Banner	400	.....	400	Grazing.
Cheyenne	713	.....	713	Do.
Custer	80	.....	80	Do.
Dawson	80	.....	80	Do.
Deuel	801	.....	801	Broken, grazing.
Garden	8,782	.....	8,782	Grazing.
Keith	3,036	.....	3,036	Do.
Kimball	1,471	.....	1,471	Do.
Lincoln	4,254	.....	4,254	Broken and grazing.
Logan	1,720	.....	1,720	Grazing, broken, sandy.
McPherson	11,280	.....	11,280	Grazing and sandy.
Morrill	1,163	.....	1,163	Grazing.
Perkins	200	.....	200	Grazing and sandy.
Total	33,980	.....	33,980	
Land District—O'Neill.				
Antelope	273	.....	273	Broken, sandy, grazing.
Boone	800	.....	800	Sandy, grazing.
Boyd	835	.....	835	Rough land.
Burt	60	.....	60	Sandy, grazing.
Dakota	26	.....	26	Do.
Douglas	2	.....	2	Do.
Garfield	10,967	.....	10,967	Sandy and broken.
Holt	7,143	.....	7,143	Do.
Keyapaha	1,060	.....	1,060	Broken.
Knox	338	.....	338	Do.
Loup	23,185	.....	23,185	Sandy and broken.
Rock	1,942	.....	1,942	Sandy.
Wheeler	10,271	.....	10,271	Sandy, grazing.
Total	56,902	.....	56,902	
Land District—Valentine.				
Brown	27,380	.....	27,380	Rough, grazing, small valleys.
Cherry	590,516	.....	590,516	Do.
Keyapaha	720	.....	720	Do.
Rock	10,500	.....	10,500	Do.
Total	629,116	.....	629,116	
State total	1,879,486	.....	1,879,486	

DIGEST OF THE LAWS OF NEBRASKA.

ALIENS.—The constitution declares that no distinction shall ever be made by law between resident aliens and citizens in reference to the possession, enjoyment and descent of property. Any non-resident alien who owns land in this state may dispose of the same during his life to bona fide purchasers for value, and may take security for the purchase money with the same rights as a citizen of the United States.

ASSIGNMENTS.—They are required to include all the debtor's property, and must be executed the same as conveyances.

ATTACHMENTS.—Attachment may issue at or after the commencement of an action for the recovery of money on filing with the clerk an affidavit stating the nature and amount of the claim, that it is just, and one of the following grounds: 1. That defendant, or one of several defendants, is a foreign corporation or non-resident of the state. 2. That he has absconded with intent to defraud creditors. 3. That he has left the county of his residence to avoid service of the summons. 4. That he so conceals himself that service cannot be made on him. 5. That he is about to remove his property or a part thereof beyond the jurisdiction of the court with intent to defraud. 6. That he is about to convert his property into money to place it or a part of it beyond the reach of creditors. 7. That he has property concealed. 8. That he has removed or disposed of his

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property or a part thereof, or is about to do so, with intent to defraud. 9. That he fraudulently contracted the debt. Except where the ground for attachment is that defendant is a foreign corporation or a non-resident of the state, the plaintiff must file a bond in double his claim before the writ issues. If the defendant gives a bond double the amount of the plaintiff's, and if approved by the court, the attachment in such action shall be discharged. Goods delivered by the owner to a warehouseman, who gives him a negotiable receipt therefor, cannot be attached, garnished or levied upon while thus held on the outstanding receipt. Wages of all persons who are heads of families, in hands of their employer, whether due or to become due, are exempt to the extent of 90 per cent from attachment. garnishment or execution.

DEEDS—Must be signed in the presence of at least one witness, who must subscribe as such, and acknowledged and recorded in the county where the land lies. The grantor must acknowledge the instrument to be his voluntary act and deed. Conveyance of interest in land, except lease not exceeding one year, must be in writing, and signed by the grantor. Where patent to public lands issues after death of patentee, title vests in his heirs, devisees or assigns. Acts of April 5-9-1, 1907, make extensive provisions for the sale of public lands.

SEALS—Are abolished.

DOWER AND CURTESY—Were abolished in 1907.

INTEREST—The legal rate is seven per cent, but may be by agreement fixed at any amount up to ten per cent. Penalty for usury is loss of all interest.

HOMESTEAD—A conveyance or incumbrance of the homestead without the execution thereof of both husband and wife, if living, is absolutely void.

MARRIED WOMEN—In Nebraska all the property, real and personal, of a married woman, coming to her either before or after marriage, except by gift from her husband, and all the rents and profits thereof, are her sole and separate property, and may be managed by her alone, without interference by her husband, and they are not liable for his debts. She may convey or make any contract in reference to it that a married man may make, as to her property; may sue and be sued, and carry on any business; and her earnings are her own. She may make a will; is not liable for her husband's debts; property of the husband is not liable for her debts. If she shall die, a portion of her property descends to her husband; if she shall survive him, she shares in his estate. She may join with husband in conveyance or encumbrance of homestead. Women attain their majority at sixteen if married, otherwise at eighteen.

FORM OF WARRANTY DEED.

Know all men by these presents, that we, ... and ....., his wife, of the county of ....., and state of ....., for and in consideration of the sum of ..... dollars, in hand paid, do hereby grant, bargain, sell, convey, and confirm unto ....., of the county of ..... and state of ....., the following described real estate (describe premises), and we do hereby covenant with the said ..... and his heirs and assigns that we are lawfully seized of said premises, that they are free from incumbrance, that we have good right and lawful authority to sell the same; and we do hereby covenant to warrant and defend the title to said premises against the lawful claims of all persons whomsoever. And the said ..... hereby relinquishes all her dower in and to the above described premises.

Signed this .... day of ....., A. D. ..... (Signatures.)

Signed in presence of .....

.....

.....

(At least one witness.)

PROOF OF ACKNOWLEDGMENT.

....., ss.

On this 1st day of ....., A. D. ...., before me, ..., a notary public, duly appointed and qualified for and residing in said county, personally came ..... and ....., his wife, to me known to be the identical persons whose names are affixed to the foregoing conveyance as grantors, and acknowledged the instrument to be their voluntary act and deed.

Witness my hand and notarial seal the day and year last above written.

(Official Signature and Seal.)

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Rogers Virgil "
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Hetzel Chas A "
LINDLEY F B, Reference, Gordon State Bank (see adv) "
McGraw & Cochran "
MILLS F P "
Mosher Ward "
Booker H C (Dawson Co) Gothenburg
GENTZLER ARTHUR (see adv) "

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Fisher W T "
Hyatt G W "
Lorge John "
Nance R O "
Pierson A R "
Reese S O "
Reese W E "
Stageman W H "
Williams E R "
Skichdopole Frank (Buffalo Co) Ravenna
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FOR

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CARPENTER, SON & CO (see adv) (Webster Co) Red Cloud

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Rushville, - Nebraska

For Index to Advertisers

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Johnson F M "
Shonka F W "
Wertz G W "
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Stoetzel T J "
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Powers & O'Shea "
Stoner & Lane "
Wright, Orr & Howard "
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Uhler H D "
Emerick G A (Seward Co) Seward
Holland C E "
Schmidt W F A Seward
Vanderhof Franklin "
Kinney W E (Polk Co) Shelby
Grafius T L (Buffalo Co) Shelton
Lynch D A Land Co The "
Neeley David "
Robinson C A "
BENTLEY LAND CO (see adv back of Nebraska Map) Sidney
Blake R A "
Buzza G T "
Doby Frank L "
Fundingsland Inv Co "
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Home Land Co The "
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Osborn Realty Co "
SWENSON LAND CO (see adv back of Nebraska Map) "
Western Realty Co "
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Jeruzue M E "
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Cohn & Lapidus, 401 N 24th "
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Gibson L C, 501 N 24th "
Goldberg Himon, 630 N 24th "
Hannon & Rawley, 514 N 24th "
Hedges Z B, 306 N 23d "
Hoctor Thomas, 515 N 24th "
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Anderson Bros "
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Ripley & Coble "
Hyland & Meyers Realty Co (Stanton Co) Stanton
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Howe John "
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Hedbloom-Johnson Land Co (Polk Co) Stromsburg
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Barclay Fred L (Holt Co) Stuart
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Jarrett & Chalburg "
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Beyette D C (Otoe Co) Syracuse
Pierce H N "
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Linn & Carmichael "
Marble M H "
Dafoe A N (Johnson Co) Tecumseh
Douglas Oscar "
Easton John A "
Shepherd & Jump "
Smith C C "
Anderson & McGraw (Burt Co) Tekamah
Conkling C W "
Foree J R "
Taylor & Brandenburg "
Sibley C H (Madison Co) Tilden
Stubbs A E "
Hall & Son (Hitchcock Co) Trenton
McCoy A T "
Honey R S (Dodge Co) Uehling
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Carroll M C (Cherry Co) Valentine
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Northwestern Land Co "
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O'Kane D D — "
Archard L H (Gage Co) — Wymore
Mohrbacher J A — "
Stephenson G T — "
Miller E T (Cedar Co) — Wynot
Sullivan P A — "
Baughan C F (York Co) — York
Bell J M — "
Benson Thompson Land & Title Guarantee Co — "
Bowman J C & Co — "
Brott & Cospey — "
Callender Land Agency — "
Crone C B — "
Cross I F — "
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Frank & Son — "
Jacobs J A — "
Lundeen N P — "
Malcolm W B — "
Miller W A — "
MYERS S A & SON — "
Nebraska Trading & Realty Co — "
OLMSTED E E & SON, 520 Grant av — "
Rankin & Troutman — "
Rogers G H — "
Sovereign Milton — "
Stommers M N — "
Trauger C J Real Estate Agency — "
VAN DECAR H B, 604½ Lincoln av — "
Westgate G H — "
White L A — "
Wildman & Wildman — "
York Collection Agency — "
York Realty Co — "

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McCAGUE INVESTMENT CO, 1506 Dodge (see adv) — Omaha
PAYNE INVESTMENT CO, s e cor 15th and Farnam (see left bottom lines and adv) — "
PHIPPEN REAL ESTATE CO, 309½ Old Boston Store Bldg (see adv) — "
SHOLES D V CO, 913 to 916 City Natl Bank Bldg (see adv) — "
SHERWOOD-KRATKY CO, 2420 N — South Omaha

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DUNDY COUNTY ABSTRACT CO (INC) (see adv) — Benkelman
LINDLEY F B (see adv) — Gordon
CHAPMAN L C (see adv) — O'Neill
HARRINGTON & DALY (see adv) — "
McNISH LAND CO THE (see adv back of Nebraska Map) — Sidney

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*TAX PAYING AGENTS.

HARRISON & MORTON, 915-916 Omaha Natl Bank Bldg, formerly N Y Life Bldg (see adv) — Omaha

*TAXES PAID FOR NON-RESIDENTS.

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AMERICAN LAND SYSTEM THE — Columbus
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NIDER & CATLIN (see adv) — "
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McNISH LAND CO THE (see adv back of Nebraska Map) "
SWENSON LAND CO (see adv back of Nebraska Map) "
HALEY W E (see adv) Valentine
TUCKER JOHN (see adv) "

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*TITLES EXAMINED.

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CHEYENNE COUNTY ABSTRACT CO (see adv back of Nebraska Map) Sidney
TUCKER JOHN M (see adv) Valentine

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[See adv. p. 7]

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McNISH LAND CO THE (see adv back of Nebraska Map) "

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CURRIER E D, 319 W 17th University Place

NEVADA.

CAPITAL, CARSON CITY.

Population of State, 81,875.
(U. S. Census, 1910.)

Nevada was organized as a territory in 1861 and admitted as a state in 1864. It extends from 114 degrees to 120 degrees west longtidue, and from 35 degrees to 42 degrees north latitude, and is bounded on the north by Oregon and Idaho, on the southwest and west by California, and on the east by Utah and Arizona. It comprises an area of 109,740 square miles, or 70,233,609 acres. The climate is subject to extremes, the winters being very cold, the summers hot. The mean annual temperature is 54.13 degrees; that of the summer 75.18 degrees and of winter 34.55 degrees. The face of the country is striking and peculiar. The Sierra Nevada mountains carry the western line well up their sides, while parallel to them lie high ranges with valleys between, reaching like vast furrows in a mighty field clear across the country to the Utah line. Nevada is essentially a mining state. Ores of one kind or another and of varied value are found in nearly every range of mountains. In addition to the metals there are extensive deposits of non-metallic minerals found. Among there are sulphur, salt, borax, soda, coal and gypsum. For years Nevada has led all other states in the value of its metallic products; as far back as 1875 the yield in gold and silver was in excess of all the rest of North America. It is needless to repeat the recent history of gold hunting in Nevada, for it is familiar in almost every household. New and rich districts are constantly being discovered and the vast mineral wealth of this state is just beginning to be uncovered. The mountains are almost everywhere covered with forests of white pine, spruce and fir. Both soil and climate are favorable for the profitable production of the cereals, vegetables and fruits of the temperate zone, and the only obstacle to extensive agricultural operations in nearly all the valleys is the scarcity of water, and that can be surmounted to a very considerable extent by systematic storage in the spring when the mountain streams are swollen by the melting snows. The live stock industry is one of the most prominent as well as most profitable in the state, there being large areas of fine grazing lands. Already, in nearly all the valleys, especially along the lines of, or near railroads, settlements have sprung up, and there are many towns and villages that offer all the advantages in the way of schools, churches, libraries, and of social intercouse generally, to be found in older settled states. The people of Nevada are especially proud of the public school system, which is amongst the most richly endowed and most efficient in the Union.

POPULATION OF INCORPORATED CITIES, TOWNS AND VILLAGES—U. S. CENSUS, 1910.

Carson City	2,466	Reno	10,867	Tonopah	3,900
Ely	2,055	Searchlight	387	Virginia City	2,244
Fallon	741	Sparks	2,500	Yerington	682
Goldfield	4,838				

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ENGLAND.

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S. H. Peddar, Palmerston House, Old Broad st., London
T. C. Worsford..9 Staple's Inn, London

SCOTLAND.

Clinton L. A. Smith, 19 Heriot Row, Edinburgh

LIST OF COUNTY OFFICERS.

County.	County Seat.	County Clerk.	Recorder.	Treasurer.
Churchill	Fallon	C. L. Noble	J. W. Richards	F. F. Franke.
Clark	Las Vegas	H. A. Harmon	F. A. Doherty	E. W. Clark.
Douglas	Genoa	H. C. Jepson	Fred Klatz	H. C. Jepson.
Elko	Elko	F. C. Voight	W. G. Greathouse	M. H. Miller.
Esmeralda	Goldfield	Jos. Hamilton	M. J. Bell	Jos. Hamilton.
Eureka	Eureka	R. McCharles	E. Eather	R. McCharles.
Humboldt	Winnemucca	J. W. Davey	S. J. Bonnifield	F. G. Hoenstine.
Lander	Austin	H. E. Harris	Bert Acree	Robt. Hogan.
Lincoln	Pioche	C. W. Garrison	C. Culverwell	W. E. Orr.
Lyon	Dayton	C. A. McLeod	C. Guild	C. A. McLeod.
Nye	Tonopah	R. G. Pohl	P. Grimes	F. P. Mannix.
Ormsby	Carson	E. O. Patterson	J. H. Stern	E. O. Patterson.
Storey	Virginia City	W. V. Ryan	J. J. Quinlan	W. V. Ryan.
Washoe	Reno	W. A. Fogg	C. H. Stoddard	D. B. Boyd.
White Pine	Ely	F. D. Oldfield	Wm. McKnight	A. J. Carpenter.

PUBLIC LANDS.

Statement by Land Districts and Counties with Brief Description.

Land District—Carson City.

County.	Area appropriated and unreserved. Surveyed. Acres.	Unsurveyed. Acres.	Total. Acres.	Brief description of character of unappropriated and unreserved land.
Churchill	1,344,614	1,502,420	2,847,034	Mountainous, arid grazing.
Clarke	3,175,408	1,178,150	4,353,558	No description.
Douglas	181,898	14,340	196,238	Mountainous, arid grazing.
Elko	6,186,141	794,884	6,981,025	Do.
Esmeralda	2,278,245	1,647,703	3,925,948	Do.
Eureka	865,431	1,283,264	2,158,695	Mountainous, arid grazing.
Humboldt	3,506,292	4,906,325	8,412,617	Do.
Lander	1,201,489	1,816,359	3,017,848	Do.
Lincoln	2,251,682	4,464,916	6,716,598	Do.
Lyon	348,650	297,031	645,681	Do.
Nye	3,968,983	5,815,873	9,784,856	Do.
Ormsby	26,886	19,980	46,866	Do.
Storey	53,884	45,132	99,016	Do.
Washoe	1,891,429	1,119,372	3,010,801	Do.
White Pine	2,509,468	1,768,439	4,277,907	Do.
State total	29,790,500	26,684,188	56,474,688	

DIGEST OF THE LAWS OF NEVADA.

ALIENS—With the exception of subjects of the Chinese Empire, any non-resident may take, hold and dispose of any real property or interest therein same as citizens.

ASSIGNMENTS—The law in this state does not permit a preferential assignment. Assignments must be made for the benefit of all creditors. If made otherwise they are void. No judgment by default or confession can defeat the first claims of creditors, and conveyances or transfers of property immediately before assignment are expressly prohibited by law.

A debtor may obtain a discharge from all his debts without the unanimous consent of his creditors, by giving up all his property in good faith and mentioning all his creditors in his schedules; this, however, cuts off claims only within this state.

ATTACHMENTS—May be had in the following cases: First: In an action on contract for the direct payment of money made or payable in the state and unsecured, also upon judgment and upon secured contract if the security therefor

Miss Ella McHenry
COLOME, TRIPP CO. South Dakota
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It is local because it publishes the local news everywhere
It is national because it publishes everything about real estate matters in the United States
R. L. POLK & CO., Publishers 7 N. 5th Avenue Chicago, Ill.

has been rendered nugatory by act of defendant; where property has been converted by a defendant without owner's consent; where defendant has absconded or is about to abscond, with intent to defraud creditors; where defendant is about to remove his property beyond this jurisdiction; where defendant is about to convert property into money or to assign or dispose of same with intent to defraud or has fraudulently contracted debt, also in an action against a non-resident, on an affidavit filed with the clerk of the Court, stating one of the grounds mentioned, that the sum for which attachment is asked is a bona fide debt and that attachment is not sought nor action prosecuted to hinder or delay creditors, and on giving the security to defendant.

DEEDS.—They must be signed and acknowledged and recorded in the county where the land is. No witness necessary and a scroll is sufficient in place of a seal.

HOMESTEAD.—The constitution of the state provides that a homestead, as provided by law, shall be exempt from forced sale under any process of law, and shall not be alienated without the joint consent of husband and wife when that relation exists; but no property shall be exempt from sale for taxes or for the payment of obligations contracted for the purchase of said premises, or for the erection of improvements thereon; provided, the provisions of this section shall not apply to any process of law obtained by virtue of a lien given by the consent of both husband and wife.

INTEREST AND USURY.—Legal rate is seven per cent. No interest is allowable, on an open account, by the statute. Parties may agree in writing on any rate of interest. Compound interest not given.

JUDGMENTS.—They are liens in the county where rendered from the time of docketing, and in other counties from date of filing and transcript. Lien continues two years. The legal rate of interest on judgments is ten per cent, but parties may stipulate upon any rate by contract.

LIMITATIONS.—Real action, except for mining claims, five years. Judgments and contracts in writing, six years. Actions on open account for goods sold and delivered or charged in store accounts, and contracts not in writing, four years. Statute liabilities other than penalties or forfeitures, trespass on real estate, taking, detaining or injuring goods and chattels, specific recovery of personal property, and relief on ground of fraud dating from the discovery thereof, three years. Actions for the recovery of mining claims against sheriffs, etc., in their official capacity, statute penalties and forfeitures, libel, slander, assault, battery, and false imprisonment, two years. Statute does not run during defendant's absence from the state, or against persons under disability. Acknowledgment or new promise must be in writing. Actions barred by the law of any other state or territory are barred here. An action on a judgment, contract for the payment of money, or damages obtained or incurred out of the state must be commenced within two years. Payment on principal or interest of a past due bill of exchange, promissory note or other evidence of indebtedness renews the same from the date of such payment.

MARRIED WOMEN.—All property of the wife, real or personal, held at marriage, or afterwards acquired by gift, bequest, devise, or descent, is her separate property; and all the husband's so held or acquired is his separate property. All property acquired otherwise by either party, after marriage, is common property. An inventory of her property must be made and recorded. She may manage and dispose of her separate property without his consent. A conveyance by a married woman has the same effect as if she were unmarried and may be acknowledged in the same manner. (Laws 1909.) During the marriage, the husband has the exclusive control and management of the common property, and may sell and dispose of the same as his own. At her death, if he survive her, all of the common property goes to him; and in case of no testamentary disposition and no issue, he takes the whole. Dower and curtesy are abolished. The separate property of the wife is liable for her ante-nuptial debts, but his is not. Marriage contracts, duly executed and recorded, may vary these rights and interests. Married women may carry on and transact business under their own name, under certain regulations. Her earnings are not liable for her husband's debts; they may contract together; she may sue and be sued alone, if living separate.

FORM OF WARRANTY DEED.

This indenture, made this.....day of....., in the year of our Lord one thousand nine hundred and....., between..... and....., his wife, parties of the first part, and....., the party of the second part; witnesseth, that the said parties of the first part, for and in consideration of the sum of.....dolars, money of the United States of America, to them in hand paid by the said party of the second part, the receipt whereof is hereby acknowledged, by these presents grant, bargain, sell, convey, and confirm unto the said party of the second part, and to his heirs and assigns forever (describe property). Together with all and singular the tenements, hereditaments, and appurtenances thereunto belonging, or in any wise appertaining, and the reversion and reversions, remainder and remainders, rents, issues and profits thereof.

To have and to hold, all and singular the above mentioned and described premises, together with the appurtenances, unto the said party of the second

LAW AND LOANS
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[SEE ADV. IN REAL ESTATE DEALERS, NORTH DAKOTA]

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part, and to his heirs and assigns forever. And the said parties of the first part, and their heirs, will forever warrant the said premises, in the quiet and peaceable possession of the said party of the second part, his heirs and assigns, against the said parties of the first part, and their heirs, and against all and every person and persons whosoever, lawfully claiming or to claim the same, shall and will warrant and by these presents ever defend.

In witness whereof, the said parties of the first part have hereunto set their hands and seals, the day and year first above written.

Signed, sealed and delivered ..... (Seal.)
in the presence of ..... (Seal.)

ACKNOWLEDGMENT.

State of Nevada,
County of.....

On this.....day of....., A. D. ....., personally appeared before me, a notary public (or judge, or other officer, as the case may be) in and for said county, A. B., known to me to be the person described in and who executed the foregoing instrument, who acknowledged to me that he executed the same freely and voluntarily and for the uses and purposes therein mention; provided, that in all cases where acknowledgments have been made or may hereafter be made by non-residents of this state, conveying the title to real property situated in this state, and such certificate of acknowledgement is executed in accordance with the laws of the state where such grantor resides, every such certificate shall have the same force and effect, and such conveyance shall be of equal validity as though such certificate contained the form and language prescribed in this section.

The officer taking the acknowledgment of a married woman must examine her apart from her husband, must find out if she executes the instrument freely and voluntarily and without undue influence of her husband.

NEVADA

CLASSIFIED LIST OF REAL ESTATE DEALERS, AGENTS AND ALLIED INTERESTS.

Names appearing under Headings marked thus * are only inserted when specially contracted for.

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Dyer H W	Austin
Ellis J G	Carson City
Lewis & Co	"
Peters C H	"
Poujade J	"
Mack Thomas P	Dayton
Nevada Abstract Co	"
Henderson Chas B	Elko
Ellis D W	Ely
Childs Geo T	Fallon
Likes Geo W	"
Wilson J M	"
Klotz Fred	Genoa
Brodigan Geo	Goldfield
Grimes W C	Hill
Lee Henry	Pioche
Lee M L	"
Orr Wm E	"
Pierce-Bosquit Abstract and Title Co	Reno
Washoe County Title Guarantee Co	Reno
Dixon & Stibbins	Round Mountain
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Blake E E (Esmeralda Co) Goldfield
Booth Wm J "
Crocker M A "
Kelley J M "
Kretz P C "
Moody Daniel W "
Parker Harry F "
Welsh & Chadwick "
Lee W L (Lincoln Co) Panaca
Free Jos S (Lincoln Co) Pioche
Lee M L "
Orr Wm E "
Barnes & Folsom Realty Co (Washoe Co) Reno
Benham Realty & Trust Co Reno
Burke Chas J "
Byington & Hall "
Davis & Fifield "
HIBBARD A A REALTY CO, 43 E 2d "
Leete Syndicate "
Overland Realty Co "
Pearson & Capperata "
Peck & Sample "
Read Jno F & Bro "
St George C "
Woodward J C "
Woodward & Comstock "
Fagan J J Brokerage Co (Nye Co) Rhyolite
Garrill & Milward "
Taylor & Griffith "
Syphus Levi (Clark Co) St Thomas
Ingalls Major (Washoe Co) Sparks
Moore S R (Nye Co) Tonopah
Cooper E J (Lyon Co) Yerington
Frankle Bros "
Whitacre E H "

NEW HAMPSHIRE.

CAPITAL, CONCORD.

Population of State, 430,572.
(U. S. Census, 1910.)

New Hampshire was settled by English colonists at Dover and Plymouth in 1623. These settlements were annexed to Massachusetts in 1641, but became a separate province in 1741. It was one of the 13 original states, framed a constitution in 1776, and ratified the United States constitution June 21, 1788. It is bounded on the north by Canada, on the south by Massachusetts, on the east by Maine and the Atlantic Ocean, and on the west by Vermont, and extends from 42 degrees 41 minutes to 45 degrees 11 minutes north latitude, and from 70 degrees 40 minutes to 72 degrees 28 minutes west longitude.

The following table shows population for 70 years:

1840	284,574	1880	346,991
1850	317,976	1890	376,530
1860	326,073	1900	411,588
1870	318,300	1910	430,572

The total land surface of New Hampshire is, approximately, 9,005 square miles. Along the sea coast extends a tract of low and level land some thirty miles wide, which rises to a narrow belt of hill country and culminates in the famous White Mountains in the northern part of the state, of which the highest point, Mt. Washington, forms the loftiest summit in New England. The range has outlying groups interspersed over the state. The climate is rigid and the winters long and severe, particularly in the more elevated mountainous districts. The summers are usually mild and pleasant, although a temperature of over 100 degrees in the shade is not of rare occurrance. The mean annual temperature ranges from 38 degrees in Coos county and the White Mountains to 48 degrees in the southern portion. The rainfall averages from 10 to 14 inches in summer, from 6 to 12 inches in winter, and from 32 to 40 inches during the year. The sea coast and the Connecticut valley receive the largest amount of precipitation.

The state is well watered. The principal rivers are the Connecticut (which forms its entire western line of demarcation), with its numerous tributaries, and the Merrimac with its feeders, flowing through the center of the state and emptying into the Atlantic. The upper waters of the Androscoggin drain a large portion of the northern section. There are numerous lakes and the state is noted for the remarkable beauty of its mountain and lake scenery. Fine forests of oak,

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pine, beech, sugar maple, birch, etc., cover the mountains and the northern parts of the state, and willows, poplars and sycamores grow along the rivers. Lumber supplies a prominent product. The state leads in the output of mica, and granite of the finest quality is quarried. There is abundant water power and manufactures are extensively carried on, cotton and woolen goods, boots and shoes, leather, paper, wooden ware, furniture and machinery being the principal products.

The educational interests of the state are most excellent, about $1,000,000 being annually appropriated for that object. Dartmouth College, located at Hanover, is one of the best known educational institutions in the country.

POPULATION OF INCORPORATED CITIES, TOWNS AND VILLAGES—U. S. CENSUS, 1910.

Berlin	11,780	Keene	10,068	Portsmouth	11,269
Concord	21,497	Laconia	10,183	Rochester	8,868
Dover	13,247	Manchester	70,063	Somersworth	6,704
Franklin	6,132	Nashua	26,005		

COMMISSIONERS OF DEEDS FOR NEW HAMPSHIRE RESIDENT IN OTHER STATES AND COUNTRIES.

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J. L. King, 308 California, San Francisco

CONNECTICUT.

L. W. Cleaveland.....New Haven

DISTRICT OF COLUMBIA.

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F. W. Hackett, Union Trust Bldg., Washington
A. T. Holtzman, 1321 F, N. W., Washington
J. F. Mitchell, 728 15th, N. W., Washington
A. S. Taylor, 1407 N. Y. av., Washington

GEORGIA.

Edward Cruselle, 811 Grant Bldg., Atlanta

ILLINOIS.

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S. W. King, Monadnock Bldg., Chicago
S. S. Willard....107 Dearborn, Chicago

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Newton G. Rogers....347 5th, Louisville

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G. D. Emery.....Lebanon
A. L. Talbot.....Lewiston
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H. C. Matthieu, 100 E. Lexington, Baltimore
J. H. Strohmeyer, Equitable Bldg., Baltimore

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C. H. Adams.....222 State, Boston
C. H. Bartlett, 60 Pemberton Sq., Boston
Blanche I. Brackett, Old South Bldg., Boston
F. W. Herrick.....89 State, Boston
P. T. Nickerson...56 Hanover, Boston
Augustus H. Read, 161 Devonshire, Boston
J. W. Sherman, 60 Pemberton Sq., Boston
G. R. Swasey.....30 Court, Boston
E. O. Woodward.....17 North, Boston
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NEW YORK.

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Ella F. Braman...120 B'way, New York
J. B. Braman.....120 B'way, New York
E. F. Corey.....56 Wall, New York
G. H. Corey.....56 Wall, New York
T. W. Folsom.....835 B'way, New York
R. K. McHarg.....40 Wall, New York
Alfred MacKay....59 Cedar, New York
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RHODE ISLAND.

Gilman E. Jopp.....Providence

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B. M. Brinkley.....Nashville

VERMONT.

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A. H. Thomas.....London
T. C. Worsford..9 Staple's Inn, London

FRANCE.

Fred B. Harlow, 116 Rue de Rivoli, Paris

QUEBEC.

J. M. M. Duff..107 St. James, Montreal

LIST OF COUNTY OFFICERS.

County.	County Seat.	Clerk of Court.	Treasurer.
Belknap	Laconia	E. P. Thompson	S. B. Cole.
Carroll	Ossipee	A. E. Kemson	E. E. Mills.
Cheshire	Keene	L. W. Holmes	A. L. Wright.
Coos	Lancaster	M. A. Hastings	F. W. Page.
Grafton	Woodsville	D. D. Dow	C. E. Cooper.
Hillsborough	Nashua	T. D. Luce	I. E. Forbes.
Merrimack	Concord	A. J. Shurtleff	F. A. Holmes.
Rockingham	Exeter	C. H. Knight	J. L. Parker.
Strafford	Dover	W. H. Roberts	C. C. Goss.
Sullivan	Newport	J. McCrillis	H. N. Johnson.

DIGEST OF THE LAWS OF NEW HAMPSHIRE.

ALIENS.—Resident aliens may hold, purchase, sell or devise real property, the same as native citizens.

ASSIGNMENTS.—A debtor may, by deed, make an assignment of all his property for the benefit of all his creditors. Such assignment must provide for a proportional distribution of all his estate (except what is exempt from attachment), both real and personal, and must be verified by his oath. Every assignment must be to the judge of probate for the county where the debtor resides, and to such assignee as may be appointed by such judge, and shall be filed with the judge or register, and is of no effect until so filed. The debtor shall, within ten days after filing such assignment, file in said office a schedule of his creditors, residence of each, nature of debt, consideration, and how secured; also a schedule of his estate, giving location, description and encumbrances. Upon such filing, a messenger is appointed to take possession of the property, sell perishable articles, and hold the proceeds for the asignee. Should the debtor wilfully omit to file such list or schedule he is liable to imprisonment for not more than one year. Upon filing such list, etc., the judge shall give notice to the creditors that an assignee will be appointed, and that all parties interested may be heard, and said judge, upon the written recommendation of two-thirds in number and amount of those who have proved their debts, shal appoint an assignee, who must not be a creditor of said debtor, and such assignee shall file in said office, within such time as the judge may order, an inventory, under oath, of all the debtor's estate not exempt from attachment.

ATTACHMENTS.—All property not exempt by law from execution may be, of right, attached, without an affidavit, and the lien continues for thirty days after judgment. Attachments against bulky property inconveniently removed may issue and be served in the same manner as against real estate by leaving an attested copy of the writ thereon. Standing trees, which prior to March 15, 1907, were conveyed apart from the land upon which they stand are now conveyed, attached and levied upon in all respects as if such trees were real estate.

DEEDS—Deeds must be signed and sealed, attested by two or more witnesses and recorded in the county where the land is. A scroll is not sufficient.

DOWER.—Dower attaches to all realty owned by the husband at the time of marriage or thereafter acquired, and is such part of such realty as will produce a yearly income equal to one-third of the whole yearly income of such realty.

INTEREST.—The rate is six per cent, unless a lower rate is agreed upon. If a person receives a higher rate than six per cent, he forfeits three times the excess to the person aggrieved. No contract for usurious interest is invalidated.

JUDGMENTS.—A judgment is not a lien upon real estate. There is no stay of execution. Notice of time and place of sale of real estate on execution to be given to resident debtor, and by publication to non-resident debtor.

MARRIED WOMEN.—A married woman may hold real or personal estate, and convey, sell, devise and bequeath the same as freely as if single. She is en-

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titled to the absolute control of her own earnings, and is not liable for the debts of her husband. She may make contracts in her own name, buy goods, give notes and transact any business whatever, as if sole, and bind her own property, in the course of such business, for her own benefit, and without the intervention of the husband; but she is not liable as surety for her husband, or in any undertaking in his behalf. He is not liable for her debts contracted before marriage. Husband cannot convey real estate to the wife. In case of desertion, or when the husband is a spendthrift, insane or under guardianship, the wife has all the rights of a female sole. A married woman may make a will.

FORM OF WARRANTY DEED.

Know all men by these presents, that we, ... and ....., wife of said ....., in consideration of one thousand dollars, to us in hand, before the delivery hereof, paid by ....., the receipt whereof we do hereby acknowledge, have granted, bargained and sold, and by these presents do give, grant, bargain, sell, alien, enfeoff, convey and confirm unto the said grantee, his heirs and assigns forever (describe property). To have and to hold said granted premises, with all the privileges and appurtenances thereto belonging, to the said grantee, and his heirs and assigns, to his and their only proper use and benefit forever. And the said grantors, and their heirs and administrators, do hereby covenant and agree with said grantee, and his heirs and assigns, that until the delivery hereof we are the lawful owners of said premises, and are seized and possessed thereof in our own right in fee simple, and have full power and lawful authority to grant and convey the same, in manner aforesaid; that said premises are free from any incumbrance whatsoever; and that we, and our heirs and administrators, will warrant and defend the same to said grantee, and his heirs and assigns, against the lawful claims of all persons whomsoever.

And I, ..., wife of said ....., in consideration aforesaid, do hereby relinquish my right of dower in said premises.

And we, and each of us, do hereby release, discharge and waive all rights of exemption from attachment and levy or sale on execution, and all other rights whatsoever in the premises, and in each and every part thereof, as our family homestead, as are reserved or secured to us, or either of us, by the statute of the State of New Hampshire, passed July 4, 1868, entitled "An act in amendment of the general statutes," or by any other statute or statutes of said state.

In witness whereof, we have hereunto set our hands and seals, this 1st day of ....., in the year of our Lord .....

Signed, sealed and delivered
in presence of ..... (Seal.)
(Two witnesses.) ..... (Seal.)

PROOF OF ACKNOWLEDGMENT.

State of New Hampshire,
County of .....

Personally appeared the above named ..... and ..... and acknowledged the foregoing instrument to be their voluntary act and deed, before me.

(Official Signature and Seal.)

NEW HAMPSHIRE

CLASSIFIED LIST OF REAL ESTATE DEALERS, AGENTS AND ALLIED INTERESTS.

Names appearing under Headings marked thus * are only inserted when specially contracted for.

ABSTRACTS OF LAND TITLES.

Ashland Savings Bank	Ashland
Drew A W	"
Cotton A E	Barrington
Rich & Marble	Berlin
Sullivan Edmund	"
Barney Chas O	Canaan
Weeks Frank	Centerville
Coss H H	Claremont
Merrill Robt T	"
Prescott B O	"
Stockwell Geo T	"
Timson Julius C	"

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It is national because it publishes everything about real estate matters in the United States
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Dudley J H — Colebrook
Brown Samuel U — Concord
Garland John H — Conway
Wood John C L — "
Cotton A E — Deerfield
Tompkins Frank S — Dover
Cotton A E — Epsom
Eastman, Scamman & Gardner — Exeter
Fuller Arthur O — "
Rich & Marble — Gorham
Hobbs Llewellyn F — Hampton
Farr Charles — Haverhill
Smith Ralph G — Hillsboro
Temple E J — Hinsdale
Nash John B — Intervale
Buffum C C — Keene
Cain & Benton — "
Owen Stanton — Laconia
Peaslee Walter C — "
Plummer Martin B — "
Plummer Wm A — "
Cleaveland Fred C — Lancaster
Shurtleff Merrill — "
Gerry James O — Madison
Jones E A — Marlow
Blaisdell Bertram — Meredith
King Dana W — Nashua
Chellis F O — Newport
Richardson Edward J — "
Hill W D H — North Conway
Kenison Arthur E — "
Cotton A E — Northwood
Cotton A E — Nottingham
Abbott Henry F — Ossipee
Brown Dana J — "
Rumery A M — "
Adams Edward H — Portsmouth
Snow Leslie P — Rochester
Wentworth Paul — Sandwich
Cotton A E — Strafford
Dodge Geo — Sunapee
Williams Geo M — Warren
Kellogg & Bowker — Whitefield
Bales Geo E — Wilton
Brigham Hosea W — Winchester
Abbott G W — Wolfboro
Farr Charles A — Woodsville

REAL ESTATE DEALERS AND AGENTS.

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Brown W B — "
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Pitman Wm (Carroll Co) — Bartlett
Cheney M M (Hillsboro Co) — Bennington
Bickford Gershon P (Coos Co) — Berlin
Burlingame Wm — "
Cousins J W — "
Woodward J H — "
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Bridge Geo W (Hillsboro Co) — Brookline
Sargent Oscar B (Grafton Co) — Canaan
Garland Jno H (Carroll Co) — Centre Conway
Hambrich Fred H (Sullivan Co) — Claremont
Timson Julius C — "
Dudley J H (Coos Co) — Colebrook
Bailey H C (Merrimack Co) — Concord
Chase Chas L — "
Chase Henry H — "
Dooning J J — "
Foster Geo A — "
Hart Lewis B — "
Sanborn A C — "
Clark B F (Carroll Co) — Conway
Kennett A C — "
Mitchell Peter — "
Quint H A — "
Quint L C — "
Wood Jno C L — "
Barrett G D (Stafford Co) — Dover
Haley Harrison — "
Foss Carrie E (Rockingham Co) — East Kingston
Drake C H (Carroll Co) — Effingham Falls
Truell A H (Grafton Co) — Enfield
Baker D W (Rockingham Co) — Exeter
Brown Jno A — "
Cilley Frank M — "
Scott Robert — "
Coleman C D (Stafford Co) — Farmingham
Patch E H (Hillsboro Co) — Francestown
Chadurck S B (Merrimack Co) — Franklin
Clark F B — "
Towne Omar A (Carroll Co) — Freedom
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Chessman R C (Coos Co) Groveton
Moore Joseph "
Pike U W "
Hobbs L F (Rockingham Co) Hampton
Norris Abbott "
Dutton Chas H (Hillsboro Co) Hancock
Blake Clyde (Merrimack Co) Hill
Monahan W H (Hillsboro Co) Hillsboro
Baker S H (Hillsboro Co) Hillsboro Center
Newman E C "
Stebbins Ed (Cheshire Co) Hinsdale
Sargent Geo W (Hillsboro Co) Hollis
Clyde Geo W (Hillsboro Co) Hudson
Wash Jno B (Carroll Co) Intervale
Poole A E (Cheshire Co) Jaffrey
Fitch Warren B (Cheshire Co) Keene
Newman Geo E "
Perry C B & Son "
Wilbur Chas W "
Baldwin J G (Belknap Co) Laconia
Daniels H W "
Gingras J H "
Young Fred A "
Drew I W (Coos Co) Lancaster
Jordon C B "
Nourse Fred "
Quimby I W "
Rowell W L "
Stevens G M "
Bridgman N C & Son (Grafton Co) Lebanon
Hazelton R H "
Brighan S H (Grafton Co) Lisborn
Woolson A A "
Corning Ben H (Grafton Co) Littleton
Smith Geo W "
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Chick J F (Carroll Co) Madison
Gerry Jas O "
Hobbs J H "
Anctil Ernest L, 315 The Kennard (Hillsboro Co) Manchester
Avery Frank W, 1008 Elm "
Bisson & Dozois, 316 The Kennard Manchester
Blanchard, 306 The Kennard "
Blanchet George, 987 Elm "
Blodgett B W, 267 Lake av "
Bond Halbert, 327 The Kennard "
Burgess Wm A, 967 Elm "
Carlton & Son, 814 Elm "
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Charbonneau J E, 1127 Elm "
Connolly & Riley, 303 The Kennard "
Connor Samuel H, 814 Elm "
Dennett Frank B, 593 Pine "
Dickey Arthur B, 31 Hanover "
Dockham & Thorp, 936 Elm "
Fairbanks Henry B, 54 Hanover "
Folsom James A, 1 Pembroke bldg "
George H W & E S, 213 The Kennard "
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Hayes Chas C, 1008 Elm "
Heath Frank A, 819 Elm "
Joyal Realty Co, 1008 Elm "
Littlefield Chauncey B, 304 The Kennard "
Loiselle L F, 814 Elm "
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Merrill Ernest A, 304 The Kennard "
New England Land Co, 885 Elm "
Pakenham James, 1037 Elm "
Paris Thos D, 1076 Elm "
Platts Frederick A, 31 Lowell "
Prescott George F, 885 Elm "
Quinby Alfred, 43 Hanover "
Riley Frank G, 303 The Kennard "
Ryder Bayard C, 814 Elm "
Salls Floyd B, 1008 Elm "
Sheehan John A, 913 Elm "
Stark Fred R, 814 Elm "
Taggart J G, 64 Hanover "
Uncanbonuc Land Co, 936 Elm "
Vaughan Patrick, 64 Hanover "
Whittier & Foster, 827 Elm "
Woodbury H A, 324 East Spruce "
Young Wm D, 48 Hanover "
Goodwin C B (Hillsboro Co) Mason
Baldwin J G (Belknap Co) Meredith
Jones D R (Hillsboro Co) Merrimack
Foster Ben F (Hillsboro Co) Milford
Kenney Jno "
Worcester Geo A "

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can't make you $500.00 as quickly as my cheap Minnesota and Wisconsin Timber Lands will clear you $2,000.00. Investments Unequalled and Security Absolute. Write for furthur particulars.
THOMAS E. SIME, 311 Jackson St., opp. Merchants Hotel, ST. PAUL, MINN.

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Realty Protection Company
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Bargains in Land in Tripp and Lyman Counties, S. Dak., Dallas, S. Dak. and Vivian, S. Dak. (See adv in Real Estate Dealers - S. Dakota)

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W. E. MC CULLOCH, - E. F. OBERDICK
Cor. Brand and Park Ave.
Tropico, " " Cal.
Sunset, Glendale 2633
[See adv. in Real Estate Dealers, California]

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Bell Chas P (Hillsboro Co) Nashua
Burge George "
Cohen B H & Co "
Conlon J A & Co "
Damon E C "
Fowell Wm J "
Greene & Lougee "
Lane Michael "
Morse Ed "
Rice Edwin A "
Sawyer Andrew "
Shattuck J J "
Shattuck W J "
Small W C "
Stark John F "
Thompson Mabel A "
Tolles W C "
Tuck A J "
Fox E P (Hillsboro Co) New Boston
Silver Jos jr (Hillsboro Co) New Ipswich
Farwell Fred (Merrimack Co) New London
George Henry C (Rockingham Co) New Market
Kingman Belar "
Pinkham E P "
Chillis F O (Sullivan Co) Newport
Richardson E "
Wright W H "
Gibson J L (Carroll Co) North Conway
Kenison Arthur E "
Brown Otis (Rockingham Co) North Hampton
Cotton A E (Rockingham Co) Northwood
Moore & Moore (Grafton Co) North Woodstock
Brown Levi W (Carroll Co) Ossipee
Huckins S O "
Lord Frank S "
Horton Wm M (Grafton Co) Oxford
Hobbs C W (Hillsboro Co) Pelham
Aldrich L L (Merrimack Co) Pembroke
Buxton & Sherburne "
Copran George P "
Paine Jesse R "
Wilkins Joseph "
Chadwick John (Merrimack Co) Penacook
Hadley H O (Hillsboro Co) Peterboro
Jones Eben W "
Knight Chas H "
Nichols Herbert F "
White D M "
Drake N S (Merrimack Co) Pittsfield
Potter Howell Pittsfield
Pattee Richard (Grafton Co) Plymouth
Butler & Marshall (Rockingham Co) Portsmouth
Conlon W L & Co "
Conner & Co "
Freeman Harry J "
Grover J Howard "
Hanscom C Dwight "
McDonough Jos "
Prime E B "
Sise Jno & Co "
Tobey Jno G jr "
Trafton Charles E "
Colman Chas D (Stafford Co) Rochester
Preston Frank "
Small Fredk E "
Wentworth & Varney "
Beye F A (Carroll Co) Sandwich
Andrus Elisha (Stafford Co) Somersworth
Gagnon Fred J "
Joyce James H "
Kimball W H (Strafford Co) Strafford
Lake Sunapee Farm Agency (Sullivan Co) Sunapee
Morse H A (Belknap Co) Tilton
Perkins Ray H "
Lord Wm (Carroll Co) Wakefield
Williams G M (Grafton Co) Warren
Simons H H (Hillsboro Co) Weare
Hobbs O P (Carroll Co) West Ossipee
Bailey W H (Coos Co) Whitefield
Bray E M "
Emerson H L (Cheshire Co) Winchester
Prince Alex F "
Saben Levi "
French Jas E Wolfeboro
Hobbs Frank P "
Parker Chas F "
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The National Real Estate Journal is the official paper of the National Association of Real Estate Exchanges. It is up-to-date and filled with timely and interesting articles. You need it.
NATIONAL REAL ESTATE JOURNAL 7 N. 5th Avenue CHICAGO, ILL.

NEW JERSEY
SHOWING ALL RAILROADS, CITIES, TOWNS AND PRINCIPAL VILLAGES.
COPYRIGHT, 1898, BY THE MATTHEWS-NORTHRUP CO.
25 MILES TO THE INCH
Longitude 75° West from Greenwich
Longitude 2° 30' East from Washington
PENNSYLVANIA
NEW YORK
DELAWARE
DELAWARE BAY
ATLANTIC OCEAN
PHILADELPHIA
Camden
Gloucester
Chester
Wilmington
Salem
Bridgeton
Millville
Vineland
Atlantic City
Brigantine
Absecon
Ocean City
Sea Isle Cy.
Townsend Inlet
Avalon
Stone Harbor
Holly Beach
Cape May
Cape May Point
Sewells Pt
Anglesea
Wildwood
Cape May C.H.
Green Cr.
Fishing Cr.
Rio Grande
Cold Spring
Dennisville
Dias Creek
Goshen
Delmont
Dorchester
Leesburg
Heislerville
Port Norris
Bivalve
Mauricetown
Port Elizabeth
Newport
Dividing Creek
Cedarville
Fairton
Gouldtown
Bowentown
Greenwich
Bay Side
Roadstown
Shiloh
Canton
Clayton
Harrisville
Haucock Bridge
Quinton
Salem
Pedricktown
Bridgeport
Paulsboro
Woodbury
Swedesboro
Mullica Hill
Glassboro
Pitman Grove
Cross Keys
Clayton
Franklinville
Mantua
Blackwood
Clarksboro
Sewell
Grenloch
Berlin
Kirkwood
Ashland
Haddonfield
Ephrata
Marlton
Moorestown
Mt. Holly
Hainesport
Cinnaminson
Riverside
Edgewater Park
Beverly
Delanco
Riverton
Palmyra
Chestnut Hill
Bristol
Tacony
Frankford
Germantown
Chestnut Hill
Norristown
Phoenixville
Pottstown
Doylestown
Hartsville
Newtown
Morrisville
Bordentown
Fieldsboro
Kinkora
Burlington
Columbus
Jobstown
Cookstown
Wrightstown
Lakehurst
Lewistown
Pointville
Browns Mills
Tabernacle
Indian Mills
Chatsworth
Woodmansie
Waretown
Barnegat
Manahawkin
Mayetta
Staffordville
West Creek
Tuckerton
Pehala
Beach Haven
Waverly Beach
Egg Harbor
Port Republic
Mays Ldg.
Pomerania
Leeds Pt.
Oceanville
Atlantic City
South Atlantic Cy.
Longport Cy.
Ocean City
Somers Pt.
Tuckahoe
Petersburg
Woodbine
Dennisville
Sea Isle Cy.
Swainton
Cape May C.H.
Anglesea Jc.
Stone Harbor
Holly Beach
Cape May Point
Sewells Pt
Longitude 2° 30' East from Washington
Longitude 75° West from Greenwich
Newark
Jersey City
Paterson
Hoboken
Elizabeth
Rahway
Plainfield
Bayonne
Brooklyn
New York
Long Isl. City
Jamaica
Coney Island
Rockaway Beach
Long Branch
Asbury Park
Ocean Grove
Spring Lake Beach
Manasquan
Point Pleasant
Bayhead
Mantoloking
Chadwick
Lavallette
Seaside Park
Barnegat Cy.
Harvey Cedars
Surf
Beach Haven
Waverly Beach
Trenton
New Brunswick
Perth Amboy
South Amboy
Sandy Hook
Atlantic Highlands
Highlands
Seabright
Morristown
Dover
Phillipsburg
Easton
Allentown
Bethlehem
Slatington
Stroudsburg
Del. Water Gap
Portland
Wind Gap
Belvidere
Manunka Chunk
Hackettstown
Newton
Sussex
Franklin Furnace
Hamburg
Vernon
Ogdensburg
Newfoundland
Charlotteburg
Hibernia
Boonton
Dover
Denville
Succasunna
Chatham
Summit
Madison
Caldwell
Montclair
Orange
Bloomfield
Rutherford
Passaic
Clifton
Paterson
Pompton Lake
Ringwood
Midvale
Ramsey
Oakland
Wyckoff
Hohokus
Westwood
Ridgewood
Hawthorne
Clifton
Englewood
Hackensack
Bergenfield
Tenafly
Yonkers
Ossining
Jamaica
Long Isl. City
Rockaway Beach
Coney Island
Woodbridge
Metuchen
Dunellen
Bound Brook
Somerville
Raritan
Flemington
Lambertville
Hopewell
Princeton
Trenton
Hamilton Sq.
Bordentown
Burlington
Mt. Holly
Camden
Haddonfield
Ashland
Kirkwood
Berlin
Atco
Tabernacle
Indian Mills
Chatsworth
Woodmansie
Waretown
Barnegat
Manahawkin
Mayetta
Staffordville
West Creek
Tuckerton
Pehala
Beach Haven
Waverly Beach
Egg Harbor
Port Republic
Mays Ldg.
Pomerania
Leeds Pt.
Oceanville
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McGUIRE & ORR Chicago Real Estate Reaper Block, Chicago, Ill.

CHOICE INCOME PROPERTY TO EXCHANGE FOR FARMS and RANCHES

NEW JERSEY.

CAPITAL, TRENTON.

Population of State, 2,537,167.
(U. S. Census, 1910.)

New Jersey was one of the 13 original states, adopted a constitution in 1776 and ratified the United States constitution December 18, 1787. It is bounded on the north by New York, on the south by the Atlantic Ocean and Delaware Bay, on the east by New York and the Atlantic Ocean, and on the west by Delaware and Pennsylvania, and extends from 38 degrees 56 minutes to 41 degrees 30 minutes north latitude, and from 73 degrees 55 minutes to 75 degrees 32 minutes west longitude.

The following table shows increase in population since 1830:

1830	320,823	1870	906,096
1840	373,306	1880	1,131,116
1850	489,555	1890	1,444,933
1860	672,035	1900	1,833,669

1910 (U. S. Census), 2,537,167.

The total land surface is, approximately, 7,525 square miles. The state may be divided into three sections. The northwestern part is mountainous, being traversed by a broad belt of ridges belonging to the Appalachian system. The middle section consists of red sandstone with trap ridges and is diversified by gentle undulations. The lower portion of the State, with its sandy soil and forests of pine, is comparatively level and forms a part of the Atlantic coast plain. The climate is mild, being tempered by the vicinity of the ocean. The mean annual temperature, as observed at Newark during a period of 24 years was 50.50 degrees, that of the summer 70.35 degrees, and that of the winter 30.75 degrees.

The state is well watered and the abundance of its streams renders perfect drainage very easy, while their rapid fall gives them great value for their water power. The principal rivers are the Hudson, which runs along the eastern boundary for 28 miles; the Delaware, forming the western boundary and draining 2,100 square miles of its territory; the Hackensack, Raritan, Passaic, Navesink, Rahway. Great Egg, Shrewsbury, Toms, Maurice and Mullica. There are numerous small lakes in the northwestern part of the state. There is much mineral wealth. Iron in bog, magnetic and specular ores, is plentifully found, as well as zinc, slate, marl, bluestone, sandstone, quartz sand for glassmaking, clay banks, etc. The fishery interests, embracing deep sea, oyster and fresh water, are important. The soil is rich, and agriculture, horticulture and floriculture receive much attention. In the value of manufactured products, New Jersey ranked sixth in the United States at the censuses of 1870, 1880, 1890 and 1900. Among the causes of the great development in productive industry are the exceptionally favorable geographical position of the state and the transportation facilities furnished by the railroads, which connect its manufacturing centers with the Hudson river, New York Bay, Staten Island Sound and Raritan Bay. There are seven trunk-line railroad systems in the state, all having terminals close to New York Bay, the total mileage being over 2,300 miles. It is necessary to transport the coal needed for manufacturing over comparatively short distances, the center of the anthracite coal district of Pennslyvania being but about 50 miles from the western border of the state and 125 miles from the eastern border. Much of the pig iron used by manufacturers comes from Morris and Warren counties, in the northern part of the state. Four railroad lines connect this region with the chief manufacturing centers. The industrial growth of the state has been stimulated also by the proximity to the markets of New York City on the east and Philadelphia on the west. The name of New Jersey is intimately associated with the manufacture of silk and the textile industry is the most important industry in the state, not only in the value of products and in the amount of capital invested, but also in the number of employes and in the wages paid during the year. This industry includes carpets and rugs, cotton goods, dyeing and finishing textiles, felt hats, hosiery and knit goods, linen goods, shoddy, silk and silk goods, woolen goods, and worsted goods. In 1905 New Jersey held first rank in the United States in copper refining and smelting, and manufactured 26.1 per cent of the total value of products. New Jersey has long been noted for its abundant deposits of clay, suitable for the manufacture of terra cotta, pottery, fireproofing ware for structural work, floor, wall and drain tile, and fire and vitrified brick, and many of the potteries in surrounding states depend almost wholly on the clay banks of New Jersey for their raw materials. The state held second rank in the United States in the value of these products in 1900 and 1905. Other leading industries embrace the manufacturer of rubber belting and hose, boots and shoes, chemicals, electrical machinery, apparatus and supplies, gas, glass, iron and steel, jewelry, leather, malt liquors, lumber, foundry and machine shop supplies refined petroleum, sewing machines, wire, flour and grist mill products, fertilizers, paper

The National Real Estate Journal is the only paper devoted wholly to real estate interests in the United States and it affords the greatest opportunities to advertise real estate for sale or exchange. It reaches all the people that are interested in such matters

R. L. POLK & CO., Publishers, 7 N. 5th Avenue CHICAGO, ILL.

For Index to Advertisers see page 14

CHICAGO TITLE & TRUST CO.
TITLE & TRUST BLDG. CHICAGO, ILL.
Makes Abstracts of Title, Guarantees Titles to Real Estate, Transacts a General Trust Business.
See Adv. opp. REAL ESTATE DEALERS OF CHICAGO

and wood pulp, glucose, cottonseed oil and cake, tobacco, coke, etc. New Jersey has an extensive coasting trade and shipbuilding is largely carried on.

Education is liberally provided for, over $6,000,000 being expended annually for this purpose. Princeton College (the college of New Jersey), located at Princeton, is one of the best known institutions in the country. Among others are Rutgers College, comprising an academic and a scientific school, at New Brunswick; Drew Theological School, at Madison; German Theological School, at Bloomfield; the Reformed Theological School, at New Brunswick; Seton Hall College, at South Orange; Stevens Institute of Technology, at Hoboken, and the State Normal and State Model schools at Trenton.

POPULATION OF INCORPORATED CITIES, TOWNS AND VILLAGES—U. S. CENSUS 1910.

Absecon	781
Allendale	937
Allenhurst	306
Allentown	634
Alpine	377
Andover	884
Asbury Park	10,150
Atlantic City	46,150
Atlantic Highlands	1,645
Audubon	1,343
Avalon	230
Avon	426
Barnegat City	70
Bay Head	281
Bayonne	55,545
Beach Haven	272
Belmar	1,433
Belvidere	1,764
Bergenfields	1,991
Beverly	2,140
Bloomfield	15,070
Bloomsbury	600
Bogota	1,125
Boonton	4,930
Bordentown	4,250
Boundbrook	3,970
Bradley Beach	1,807
Branchville	663
Bridgeton	14,209
Brigantine	67
Burlington	8,336
Butler	2,265
Caldwell	2,236
Camden	94,538
Cape May	2,471
Cape May Point	162
Carlstadt	3,807
Chatham	1,874
Chesilhurst	246
Clayton	1,926
Cliffside Park	3,394
Clinton	836
Closter	1,483
Collingswood	4,795
Cresskill	550
Deal	273
Delford	1,005
Demarest	560
Dover	7,468
Dumont	1,783
Dunellen	1,990
East Millstone	356
East Newark	3,163
East Orange	34,371
East Rutherford	4,275
Edgewater	2,655
Egg Harbor	2,181
Elizabeth	73,409
Elmer	1,167
Emerson	767
Englewood	9,924
Englewood Cliffs	410
Englishtown	468
Essex Fells	442
Fairview	2,441
Fanwood	471
Farmingdale	416
Fieldsboro	480
Flemington	2,693
Florham Park	558
Folsom	232
Fort Lee	4,472
Freehold	3,233
Frenchtown	984
Garfield	10,213
Garwood	1,118
Glen Ridge	3,260
Glen Rock	1,055
Gloucester	9,462
Guttenberg	5,647
Hackensack	14,050
Hackettstown	2,715
Haddon Heights	1,452
Haddonfield	4,142
Haledon	2,560
Hammonton	5,088
Hampton	914
Harrington Park	377
Harrison	14,487
Harvey Cedars	33
Hasbrouck Heights	2,155
Haworth	588
Hawthorne	3,400
Helmetta	661
High Bridge	1,545
Highland Park	1,517
Highlands	1,386
Hightstown	1,879
Hoboken	70,324
Hohokus	488
Holly Beach	1,901
Hopatcong	146
Hopewell	1,073
Irvington	11,877
Island Heights	313
Jamesburg	2,075
Jersey City	267,779
Kearney	18,659
Kenilworth	779
Keyport	3,554
Lambertville	4,657
Lavallette	42
Leonia	1,486
Linden	610
Linwood	602
Little Ferry	2,541
Lodi	4,138
Long Branch	13,298
Longport	118
Madison	4,658
Manasquan	1,582
Margate City	129
Matawan	1,646
Maywood	889
Mendham	1,129
Merchantville	1,996
Metuchen	2,138
Midland Park	2,001
Millstone	157
Milltown	1,584
Millville	12,451
Monmouth Beach	485
Montclair	21,550
Montvale	522
Moonachie	638
Morristown	12,507
Mt. Arlington	277
Mountainside	362
National Park	325
Neptune City	488
Netcong	1,532
New Brunswick	23,388
New Providence	873
Newark	347,469
Newton	4,467
North Arlington	437
North Caldwell	595
North Haledon	749
North Plainfield	6,117
North Wildwood	833
Northfield	866
Norwood	564
Nutley	6,009
Oakland	568
Oaklyn	653
Ocean City	1,950
Old Tappan	305
Orange	29,630
Palisades Park	1,411
Park Ridge	1,401
Passaic	54,773
Paterson	125,600
Paulsboro	2,121
Pemberton	797
Pennington	722
Pennsgrove	2,118
Perth Amboy	32,121
Phillipsburg	13,903
Pitman	1,950
Plainfield	20,550
Pleasantville	4,390
Point Pleasant Beach	1,003
Pompton Lakes	1,060
Port Republic	405
Princeton	5,136
Prospect Park	2,719
Rahway	9,337
Ramsey	1,667
Raritan	3,672
Red Bank	7,398
Ridgefield	966
Ridgewood	5,416
Riverside	736
Riverton	1,788
Rockaway	1,902

OIL, TIMBER and MINERAL LANDS In the Great Southwest and Mexico
THE WESTERN ENGINEERING COMPANY CONSULTING ENGINEERS
Herman W. Hellman Building, Los Angeles, California
(See adv. in Real Estate Dealers, California)

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NATIONAL REAL ESTATE JOURNAL 7 N. 5th Avenue CHICAGO, ILL.

ORANGE GROVES THAT PAY

FOR SALE BY
FRANK WHEELER
ORANGE GROVE HEADQUARTERS
CLAREMONT, - CAL.

Seventeen years growing oranges and lemons here. (See adv. in Real Estate Dealers-Claremont, Cal.)

Rocky Hill	502	South River	4,772	Washington	3,567
Roosevelt	5,786	Spottswood	623	Wenonah	645
Roseland	486	Spring Lake	853	West Caldwell	494
Roselle	2,725	Stanhope	1,031	West Cape May	844
Roselle Park	3,138	Stockton	605	West Hoboken	35,403
Rumson	1,449	Summit	7,500	West Long Branch	879
Rutherford	7,045	Surf City	40	West New York	13,560
Saddle River	483	Sussex	1,212	West Orange	10,980
Salem	6,614	Swedesboro	1,477	Westfield	6,420
Sea Isle City	551	Tenafly	2,756	Westwood	1,870
Seabright	1,220	Totowa	1,130	Wharton	2,983
Seaside Park	101	Trenton	96,815	Wildwood	898
Secaucus	4,740	Tuckerton	1,268	Wildwood Crest	103
Somers Point	604	Union	21,023	Woodbine	2,399
Somerville	5,060	Upper Saddle River	273	Woodbury City	4,642
South Amboy	7,007	Ventnor	491	Woodcliff	470
South Boundbrook	1,024	Verona	1,675	Woodlynne	500
South Cape May	7	Vineland	5,282	Woodridge	1,043
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ASSIGNMENTS.—A debtor may make an assignment of his property, in trust, for the benefit of all his creditors equally, in proportion to their several demands. No preferences are allowed. The insolvent debtor has an exemption of $200 and wearing apparel for his family.

ATTACHMENTS.—A creditor may attach the property of a non-resident or absconding debtor to the amount of his claim. He may attach in the same cases

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where he would be entitled to an order holding defendant to bail. No attachment can issue against the members of a co-partnership where one member resides in the state. Garnishment can be effected only in attachment cases. Attachment may issue in an action against decedent which survives against his heirs when they are unknown or non-resident and there is property in this state subject to such cause of action. Act April 30, 1907.

DEEDS.—Deeds must be signed, sealed, acknowledged and recorded in the county where the land is. A scroll is not sufficient, and witnesses are not necessary, though usually they are used. Every such deed hereafter made, executed and delivered, conveying lands, shall, unless an exception be made therein, be construed to include all the estate, right, title, interest, use, possession, property, claim and demand whatsoever, both in law and equity, of the grantor (including the fee simple if he have such estate) of, in and to the said premises, with the appurtenances, and the word heirs shall not be necessary in such deed to effect a conveyance of the fee simple. (April 9, 1902.) Act May 13, 1907, authorizes all instruments affecting any title or interest in lands and heretofore duly recorded as releases, to be recorded as deeds of conveyance by recording a certified copy thereof in the proper office of record.

DOWER.—The widow is entitled to one-third of all land, for life, of which her husband was seized during coverture.

HOMESTEAD.—Property consisting of a house and lot of the value of one thousand dollars may be held as a homestead. The conveyance should state that the property is so held.

INTEREST AND USURY.—The legal rate of interest is six per cent; the penalty for usury is loss of all interest.

JUDGMENTS.—Are a lien on real estate from the time of filing, and so remain for twenty years, and bear interest at six per cent.

MARRIED WOMEN.—Property owned by a woman at the time of her marriage, or afterwards acquired by gift, grant, descent, devise or bequest, and the income therefrom, is her separate property, not subject to the disposal of her husband, or liable for his debts. She may bind herself by contract in the same manner as though unmarried, and sue and be sued on such contracts without her husband, but she can not be an accommodation indorser or a surety, nor is she liable, on any premise, to answer for the debt or default of any other person. She cannot convey or encumber real estate without her husband. She may maintain an action in her own name and without joining her husband therein for all torts committed against her and her separate property in the same manner as if unmarried. Her husband may join in such action his claim for damages he sustained by the injury to her for which she brings her action. If any woman entitled to dower, or an estate devised for life or years in lieu of dower, in any lands or real estate in this state, has married or shall hereafter marry, after becoming entitled to such dower or estate, it shall be lawful for such married woman to execute a release of such dower, interest and estate in such real estate, without her husband joining in or executing the deed of such release. (April 1, 1902.) Her separate property is not liable for debts contracted for the support of herself or family as her husband's agent, nor is she liable for family expenses, except by express contract in her own name. When a man refuses or neglects to support his wife, and she lives separate from him, she may, by order of court, sell, mortgage or lease her lands, and may sue her husband in all matters relating to her separate property, as though unmarried. And where her husband has been a fugitive from justice for three years or more, during all of which time she has lived separate from him, she may, during such separation, by order of court, sell and dispose of her real property in the state with like effect as if she were unmarried.

FORM OF WARRANTY DEED.

This indenture, made the.....day of....., in the year of our Lord one thousand nine hundred and....., between..... and....., his wife, of....., of the first part, and....., of....., of the second part, witnesseth that the said party of the first part, for and in consideration of one thousand dollars, lawful money of the United States of America, to them in hand well and truly paid by the said party of the second part, at or before the sealing of these presents, the receipt whereof is hereby acknowledged, and the said party of the first part therewith fully satisfied, contented and paid, have given, granted, bargained, sold, aliened, released, enfeoffed, conveyed and confirmed, and by these presents do give, grant, bargain, sell, alien, release, enfeoff, convey, and confirm to the said party of the second part, and to his heirs and assigns forever, all (describe property), together with all and singular the houses, buildings, trees, ways, waters, profits, privileges and advantages, with the appurtenances to the same belonging or in anywise appertaining; also all the estate, right, title, interest, property, claim and demand whatsoever of the said party of the first part of, in and to the same, and of, in and to every part and parcel thereof.

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do, for themselves and their heirs, executors and administrators, covenant and grant to and with the said party of the second part, his heirs and assigns, that they, the said.....and.....are the true, lawful and right owners of all and singular the above described land and premises, and of every part and parcel thereof, with the appurtenances thereunto belonging; and that the said land and premises, or any part thereof, at the time of the sealing and delivery of these presents, are not incumbered by any mortgage, judgment, or limitation, or by any incumbrance whatsoever, by which the title of the said party of the second part hereby made or intended to be made, for the above described land and premises, can or may be changed, charged, altered or defeated in any way whatsoever; and also, that the said party of the first part now have good right, full power and lawful authority to grant, bargain, sell and convey the said land and premises in manner aforesaid, and also, that said.....and..... will warrant, secure, and forever defend the said land and premises unto the said....., his heirs and assigns forever, against the lawful claims and demands of all and every person or persons, freely and clearly freed and discharged of and from all manner of incumbrances whatsoever.

In witness whereof, the said party of the first part have hereunto set their hands and seals the day and year first above written.

Signed, sealed and delivered
in presence of
.....(Seal.)

State of New Jersey,
County of.....ss.

Be it remembered that on this.....day.....in the year of our Lord one thousand nine hundred and.....before me..... a justice of the Supreme Court, personally appeared.....and .....who, I am satisfied, are the grantors in the within deed of conveyance named; and I having first made known to them the contents thereof, they did severally acknowledge that they signed, sealed and delivered the same as their voluntary act and deed, for the uses and purposes therein expressed; and the said.....being by me privately examined, separate and apart from her husband, did further acknowledge that she signed, sealed, and delivered the same as her voluntary act and deed, freely, without any fear, threats, or compulsion by her said husband.

(Official Signature and Seal.)

ACKNOWLEDGMENT.—Acknowledgment must be made before the chief justice of the United States or any associate justice of the Supreme Court of the United States, or any master in chancery in this state, or any attorney-at-law admitted by the Supreme Court of this state to practice in the various courts, or any circuit or district judge of the United States, and by any mayor or other chief magistrate of any city, borough, or corporation in such state, or any commissioner of deeds in and for this state, duly certified under the seal of such office. Notaries public are not authorized to take acknowledgments to deeds, within the state. By act of March 3, 1906, acknowledgments of deeds and mortgages taken before attorneys since March 22, 1901, are confirmed and made valid. Acknowledgments should show that officer taking same first made known to grantor contents of deed proved by at least one subscribing witness that the grantor signed, sealed and delivered the deed as his voluntary act before the officer taking the acknowledgment.

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Bogert John H, 187 Main "
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Lobsenz Jesse, 141 Monroe "
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Mercer Edward S, 243 Main av "
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CAPITAL, SANTA FE.

Population, 327,301.
(U. S. Census, 1910.)

New Mexico, as known prior to the American occupation in 1846, and subsequent to the establishment of the Republic of Mexico, had for its northern boundary the Nepesta or Arkansas River; the treaty of January 12th, 1828, between the two republics, which treaty antedated the Republic of Texas, fixed the 100th degree of longitude as the eastern boundary; the State of New Biscay and afterwards, upon its organization, the State of Chihuahua, formed the southern boundary, and the Mogollon Mountains, northerly to the Moqui Pueblos and from thence northerly to the headwaters of the Rio Grande del Norte, constituted the western boundary.

Following the treaty of Guadalupe-Hidalgo and the Gadsden Purchase, the fixed boundaries were those of the New Mexico and Arizona, of today, combined. The settled portions of the latter were, in January, 1860, formed into a county

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named Arizona, under the jurisdiction of New Mexico, with the county seat at Tubac. On December 29, 1863, the County of Arizona was created a territory, with its present boundaries.

On March 2, 1867, that portion of New Mexico north of the 37th parallel of latitude was attached to Colorado by act of Congress, leaving the New Mexico of today with the following boundaries; North by the 37th parallel; east by the 103d meridian; south by the 32d parallel, except a few square miles lying to the south of the 32d parallel in the southwest; and on the west by the 109th meridian. It has an area of 122,580 square miles.

By geographical division it is bounded on the north by the State of Colorado, on the east by the States of Texas and Oklahoma, on the south by the State of Texas and the Republic of Mexico, and on the west by the Territory of Arizona.

It can be said of the climate that it is as near perfect for health conditions and agriculture as can be imagined. The mean temperature is 50 degrees in the northern part and 60 degrees near the Rio Grande. The clear days will run from 225 to 250 in the year, not counting the partly cloudy and the precipitation from 10 inches in the valley of Rio Grande to 20 near the Texas State line.

By nature and tradition New Mexico is a great stock-raising country. Her warm dry winters, her even climate, her grass covered ranges, dotted with sweet-water springs, make it an ideal stock country. There are between 5,000,000 and 6,000,000 sheep in New Mexico today and about 950,000 cattle. The wool production is over 20,000,000 pounds annually and over 2,000,000 lambs and half a million head of cattle are yearly shipped to market feeding grounds from here. Everything earth yields seems to be here and of the finest. Grains of all kinds, from the best milling wheat to the big golden ear of maize and the larger heads of Kaffir corn and Milo maize. Vegetables of every sort, potatoes, sweet and white, beets, squashes, pumpkins, melons, etc., all of mammoth proportions and delicate flavor, and fruit, too, of bewildering variety—peaches, plums, apricots, nectarines, tumas, figs, Japanese persimmons, apples, pears, quinces, grapes and berries, in fact, everything but the citrus fruits, and all as fine as the finest. Alfalfa is one of the most valuable crops of New Mexico. It is profitably grown not only in the irrigated valleys, but on the "benches," and wherever there is a water table within the reach of the plant's roots. It is grown considerably in dry farming sections, where there is no irrigation. The acreage of alfalfa is now over 65,000 acres and the average annual yield about three tons to the acre. While alfalfa is the main forage crop, it is not the only one. There are some twenty or thirty varieties of grasses that grow wild upon the range, and which are harvested for hay, the chief and probably the most nutritious being grama grass, which yields as high as two tons to the acre. The yield of wheat per acre is equal to the yield in the leading wheat growing states and rye, barley, millet and other cereal crops do as well. Corn maize stands next to alfalfa in acreage and value of total product and New Mexico ranks first among localities best suited to the growth of high-grade sugar beets. The growing of fruit is assuming large proportions and the orchards of New Mexico are fully equal to those of the finest horticultural sections of the United States. The Territory is celebrated for its grapes and small fruit which obtain a size and flavor nowhere excelled in this country.

One of the greatest business enterprises of New Mexico is the lumbering industry. Few people not thoroughly informed regarding the resources of this Territory realize that New Mexico is one of the big lumber-producing commonwealths of the United States. When developed to its greatest possibility this industry is bound to rank among New Mexico's great material resources. There are immense deposits of coal here. The area of the prospected coal lands is 1,500,000 acres, or about one-fiftieth of the total area of the Territory. It is thus seen that New Mexico is well endowed with fuel, the first requisite for successful manufacturing, smelting and railroading. The United States mine inspector reports that the coal in sight in these prospected fields amounts to almost 9,000,000,000 tons and at the present rate of production it will take six thousand years to exhaust the fields now known. Considerable of the coal is of good coking quality. There are also large deposits of gold, silver, copper, iron, lead, mica, marble, fireclay, alum, sulphur, soda, salt, asphalt, gypsum, plumbago, cement, mineral paint, etc. In many localities are valuable deposits of onyx, while the turquoise supply of the world is largely furinshed by the New Mexico mines.

The cities and towns are progressive and the idea that the Territory is upon the ragged edge of civilization is entirely erroneous, for civilization is older in New Mexico than in any other part of the United States. Every settlement has its church and its school house and social organization and fraternities were organized in the centers of population as long as sixty years ago. Irrigation works, a network of railroads, modern mercantile establishments, colleges, academies, high schools, institutions of learning and of charity, hospitals, sanitariums, all testify to a spirit that aims to keep abreast of the times. The larger towns have electric light, some of the cities have electric street railways, all of the larger towns have water works, a number have free delivery mail, the Territory has entered upon a program of good road building and on every side there are evidences of civic spirit and pride manifested in beautiful homes, prosperous farms and progress along every line of public and private activity.

JOHN T. STEVENS TRUST CO.
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Albuquerque	11,020	East Las Vegas	3,755	Las Vegas	8,179
Artesia	1,883	Elida	327	Portales	1,292
Aztec	509	Estancia	517	Raton	4,539
Carlsbad	1,736	Farmington	785	Roswell	6,172
Cimarron	940	Folsom	484	Santa Fe	5,072
Clayton	970	Gallup	2,204	Silver City	3,217
Clovis	3,255	Hagerman	449	Socorro	1,560
Dayton	280	Hope	417	Springer	550
Deming	1,864	Lake Arthur	344	Texico	409
Dexter	242	Las Cruces	3,836	Tucumcari	2,526

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LIST OF COUNTY OFFICERS.

County.	County Seat.	Probate Clerk.	Assessor.	Treasurer.
Bernalillo	Albuquerque	A. E. Walker	M. R. Summers	E. Pinney.
Chaves	Roswell	R. F. Ballard	G. H. Herbert	Jas. Sutherland.
Colfax	Raton	E. G. Twitty	G. W. Gillespie	Thos. McBride.
Curry	Clovis	F. P. Helm	C. F. Copeland	J. S. Edwards.
Dona Ana	Las Cruces	J. Armijo	D. V. Peacock	Oscar Lohman.
Eddy	Carlsbad	A. R. Quinn	J. W. Price	W. H. Merchant.
Grant	Silver City	E. B. Venable	R. H. Boulware	J. Agee.
Guadalupe	Santa Rosa	F. D. Crespin	B. Hoehne	C. Sanchez.
Lincoln	Lincoln	J. G. Riggle	R. A. Hurt	T. W. Watson.
Luna	Deming	L. O. Lester	C. W. Cook	C. Raithel.
McKinley	Gallup	F. W. Meyers	G. Mulholland	Gregory Page.
Mora	Mora	Alberto Valdez	Lucas Maestas	Tito Melendez.
Otero	Alamogordo	John Bowman	W. H. Pelphrey	J. A. Baird.
Quay	Tuscumbia	R. P. Donohoo	I. J. Briscoe	L. G. Pierson.
Rio Arriba	Tierra Amarilla	Eliseo Lucero	David Maestas	B. C. Hernandez.
Roosevelt	Portales	C. P. Mitchell	J. E. Morrison	B. J. Reagan.
Sandoval	Bernalillo	A. N. Montoya	Manuel Armijo	A. Sandoval.
San Juan	Aztec	L. G. Eblen	W. A. Graves	W. B. Wagner.
San Miguel	Las Vergas	L. Delgado	J. H. York	Eugenio Romero.
Santa Fe	Santa Fe	G. W. Armijo	T. Alarid	Celso Lopez.
Sierra	Hillsboro	Andrew Kelley	M. L. Kahler	W. M. Robbins.
Socorro	Socorro	E. H. Sweet	A. B. Baca	J. E. Torres.
Taos	Taos	A. Clouthier	A. Santistevan	J. D. Martinez Jr.
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PUBLIC LANDS.

Statement by Land Districts and Counties with Brief Description.

County.	Area appropriated and unreserved. Surveyed. Acres.	Unsurveyed. Acres.	Total. Acres.	Brief description of character of unappropriated and unreserved land.
Land District—Clayton.				
Colfax	293,880	.....	293,880	Arid, broken, and grazing.
Mora	116,060	.....	116,060	Grazing, some broken.
San Miguel	51,770	.....	51,770	Grazing.
Union	1,233,144	.....	1,233,144	Grazing and broken.
Total	1,694,854	.....	1,694,854	
Land District—Las Cruces.				
Donna Ana	1,837,984	230,400	2,068,384	Grazing, mountainous.
Grant	1,247,654	1,669,490	2,917,144	Mountainous, grazing.
Luna	1,134,799	472,240	1,607,039	Grazing lands.
Otero	872,772	636,860	1,509,632	Mountainous and broken.
Sierra	1,072,063	92,160	1,164,223	Mountainous, grazing.
Socorro	2,905,159	1,414,310	4,319,469	Mountainous, grazing.
Total	9,070,431	4,515,460	13,585,891	
Land District—Roswell.				
Chaves	2,419,707	1,296,800	3,716,507	Grazing, rolling prairie.
Curry	50,881	6,000	56,881	Agricultural prairie.
Eddy	1,154,261	2,024,160	3,178,421	Prairie, some timber.
Guadalupe	72,831	.....	72,831	Undulating grazing prairie.
Lincoln	1,454,157	413,880	1,868,037	Do.
Otero	.....	761,600	761,600	Grazing land.
Roosevelt	69,570	44,000	113,570	Do.
Torrance	158,290	.....	158,290	Prairie grazing land.
Total	5,379,697	4,546,440	9,926,137	
Land District—Santa Fe.				
Bernalillo	127,020	76,800	203,820	Mts., timber, grazing.
Colfax	48,000	.....	48,000	Mountainous, grazing.
Guadalupe	1,018,760	29,440	1,048,200	Grazing and agricultural.
McKinley	461,600	145,920	607,520	Mountainous and grazing.
Mora	105,600	81,360	186,960	Do.
Rio Arriba	457,500	804,140	1,261,640	Do.
Sandoval	277,760	360,960	638,720	Do.
San Juan	852,780	1,026,400	1,879,180	Grazing, agricultural.
San Miguel	404,360	167,650	572,010	Do.
Santa Fe	206,800	14,080	220,880	Mountainous and grazing.
Socorro	896,360	79,680	976,040	Do.
Taos	257,880	574,080	831,960	Do.
Torrance	793,340	232,960	1,026,300	Timber, agricultural, salt.
Valencia	1,051,760	139,920	1,191,680	Grazing and agricultural.
Total	6,959,520	3,733,390	10,692,910	
Land District—Tucumcari.				
Curry	2,888	.....	2,888	Sandy, level.
Guadalupe	41,268	46,080	87,348	Grazing and broken.
Quay	301,436	5,120	306,556	Do.
San Miguel	17,546	7,530	25,076	Grazing.
Union	109,352	23,680	133,032	Grazing and broken.
Total	472,490	82,410	554,900	
Territory total	23,576,992	12,877,700	36,454,692	

DIGEST OF THE LAWS OF NEW MEXICO.

ACKNOWLEDGMENT.—The acknowledgment may be made before (1) a clerk of the District Court, (2) a judge or clerk of the Probate Court, using the Probate seal, (3) a notary public, (4) a justice of the peace. No seal or scroll is necessary to the validity of any contract, bond or conveyance of real or personal property. (March 20, 1901.)

ALIENS.—Aliens who have not lawfully declared their intention to become citizens of the United States cannot acquire, hold or own real estate in the territory.

ASSIGNMENTS.—A voluntary assignment act provides for proceedings before the district judge. No preferences are allowed. A judgment by confession will be

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sustained if not made in fraud of creditors. The claim of no creditor can be discharged without his consent unless paid in full. Any creditor not consenting to proceedings cannot share in dividends.

ATTACHMENTS.—Attachment may issue on claims amounting to more than fifty dollars, in the following cases:

1. When the debtor is a non-resident.
2. Or has concealed himself, or absconded, or absented himself from the usual place of abode in the territory, so that ordinary process of law cannot be served upon him.
3. Or is about to remove his property from the territory, or has fraudulently concealed or disposed of the same, so as to hinder, delay or defraud his creditors.
4. Or is about to fraudulently convey or assign, conceal or dispose of his property, to hinder, delay or defraud his creditors.
5. When the debt was contracted out of the territory, and the debtor has absconded or secretly removed his property or effects into the territory with like intent.
6. When the defendant is a corporation whose principal office or place of business is out of the territory, unless it has designated agent within the territory on whom service of process may be made.
7. When defendant has fraudulently contracted the debt, incurred the obligation, or obtained credit from the plaintiff by false pretenses. Attachment may issue on a claim not yet matured. Plaintiff must file an affidavit, setting forth that defendant is justly indebted to him after allowing all just offsets, and one of the above causes of attachment, and give security for costs and damages.

DEEDS.—There is no statutory form. They must be signed by the grantor, acknowledged and recorded. Neither husband nor wife shall convey, mortgage, incumber or dispose of any real estate acquired during coverture by onerous title unless both join in the conveyance. (March 20, 1901.) Neither husband nor wife shall be permitted to dispose of by will more than an undivided one-half interest of that part of his or her estate acquired during marriage by onerous title. No contract between husband and wife affecting the title to the property of either shall be valid as against creditors. Dower and curtesy are not allowed.

INTEREST.—In the absence of a contract legal interest is six per cent; parties may contract for not exceeding twelve per cent.

JUDGMENTS.—Judgments of district courts are made liens upon the real estate by filing in the office of the clerk of the Probate Court in the county where the land is situated.

LIMITATIONS.—Actions to recover possession of lands held by others claiming adversely to be brought in 10 years next after the cause of action accrued, or by party who was under disability when the action arose within one year after termination of disability.

MARRIED WOMEN.—All property owned by any woman at the time of her marriage, or afterwards received, with the rents and profits thereof, is her separate property, and is free from liability for her husband's debts. Her separate estate is liable both for her torts and contracts. She may, without the consent of her husband, convey her separate property. Neither husband nor wife is liable for the contracts of the other, except those made after marriage for necessaries furnished to either or to their children. He has the management of his wife's property. On the death of the husband, the widow in the first place receives her private property, to secure which she has a lien prior to other creditors. After paying off debts and deducting the husband's private estate, the community property, belonging equally to the two, goes one-half to the surviving wife and the other half according to the testamentary disposition of the husband, and in the absence of such disposition, goes one-fourth to the surviving wife and the remainder in equal shares to the children of decedent, and further as provided by law. A married woman may make a will. She may act as administratrix.

FORM OF WARRANTY DEED.

Know all men by these presents, that.....and....., his wife, of ....., in consideration of.....to them paid by..... of....., the receipt whereof is hereby acknowledged, do hereby grant, bargain, sell and convey to the said....., his heirs and assigns forever (describe property), and all the estate, title and interest of the said..... and....., either in law or equity, of, in and to the said premises, together with all the privileges and appurtenances to the same belonging and all the rents, issues and profits thereof, to have and to hold the same to the only proper use of the said....., his heirs and assigns forever.

And the said....., for himself and for his heirs, executors and administrators, does hereby covenant with the said....., his heirs and assigns, that he is the true and lawful owner of the said premises, and has full power to convey the same; further, that he will warrant and defend the same against all claim or claims of all persons whomsoever.

In witness whereof, the said.....and....., his wife, have hereunto set their hands, this.....day....., in the year of our Lord one thousand nine hundred and.....

Signed and acknowledged
in presence of us: .....
(Two witnesses.) .....

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CERTIFICATE OF ACKNOWLEDGMENT.

Territory of New Mexico,
County of....., ss.

On this.....day of....., 19...., before me, the undersigned, a notary public in and for said county, personally came.....and....., his wife, to me personally known to be the same persons whose names are signed to and who are parties to the within deed of conveyance, and acknowledged that they signed and executed the same freely and voluntarily for the purposes therein mentioned; and the said.....being by me first informed of the contents of said deed of conveyance, confessed, on an examination separate and apart from and independent of her said husband, that she signed and executed the same freely and voluntarily, for the purposes therein mentioned, without any compulsion or illicit influence of her said husband.

Given under my hand the day and year last above written.

(Official Signature.)

NEW MEXICO

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(U. S. Census, 1910.)

Hendrick Hudson, an English navigator in the service of the Dutch East India Company, was the first European who (in 1609) entered the Bay of New York and explored the river now bearing his name. Four years later the Dutch established trading posts on Manhattan Island and below Albany. In 1614 the entire colony received the name of "New Netherlands," but in 1664 the Duke of York appeared with a squadron before New Amsterdam and demanded its surrender. Governor Stuyvesant had to yield, and the colony received the name of New York. The Dutch retook it in 1673, but in the following year it was finally ceded to the English by the treaty of Westminster. The part borne by New York in the Revolution is familiar history; many famous battles of that struggle were fought within her borders. On April 20, 1777, a state constitution was adopted and the state ratified the United States constitution July 26, 1788. New York extends from 71 degrees 51 minutes to 79 degrees 47 minutes 25 seconds west longitude, and from 40 degrees 29 minutes 40 seconds to 45 degrees 0 minutes 42 seconds north latitude, and is bounded on the north and west by Canada, from which it is separated by the St. Lawrence river, Lake Ontario, Niagara river and Lake Erie;

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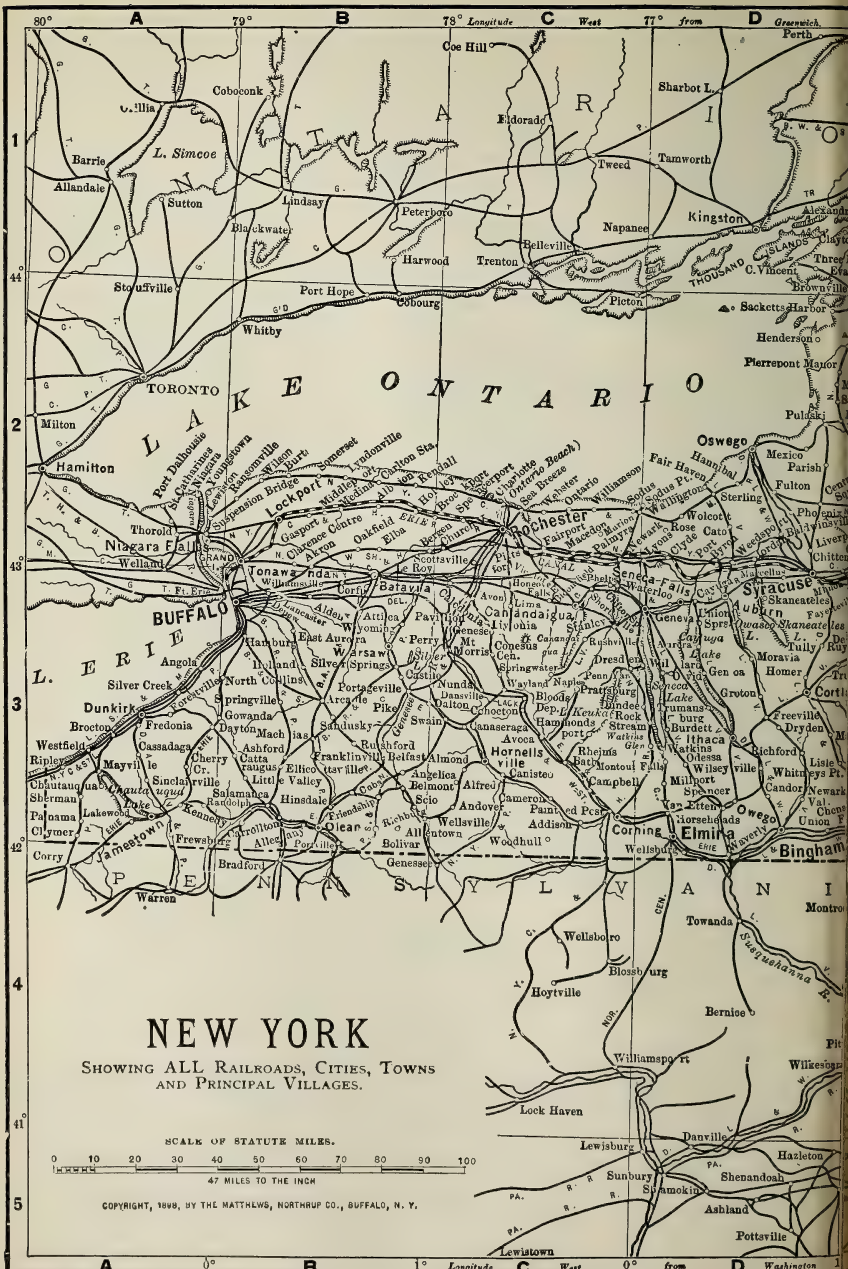

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LAKE ONTARIO
L. ERIE
L. Simcoe
TORONTO
BUFFALO
Rochester
Syracuse
Niagara Falls
Lockport
Hamilton
Kingston
Oswego
Elmira
Binghamton
Williamsport
78° Longitude West 77° from Greenwich.
Longitude West from Washington

MAP OF
NEW YORK
CITY
AND VICINITY
SCALE OF MILES.
0 1 2 3 4
Yonkers
Mt St. Vincent
Riverdale
Woodlawn Cem.
Spuyten Duyvil
Williams Br.
Fordham
Tremont
High Bridge
West Farms
Morrisania
Mott Haven
Harlem
Port Morris
City Isl.
Leonia
Ridgefield Park
Fort Lee
Little Ferry
Ridgefield
Fairview
Guttenberg
Weehawken
New Durham
Union Hill
West Hoboken
Hoboken
Jersey City
(North R.)
Central Park
Grand Central Depot
Woodside
Calvary Cem
Laurel Hill
Fresh Pond
Navy Yd.
ELLIS ID.
GOVERNORS I.
BEDLOES I.
Statue of Liberty
Buttermilk Ch.
BROOKLYN
NEW YORK BAY
Prospect Park
Flatbush
Robbins Reef Lt. Ho.
Cowanus
Greenwood Cem.
New Brighton
Bay Ridge
Parkville
Canarsie
Flatlands
Greenfield
Stapleton
Clifton
The Narrows
Ft. Hamilton
Bath Beach
Gravesend
Gravesend Bay
STATEN ISLAND
Garrisons
New Dorp
HOFFMAN I.
QUARANTINE ISLANDS
DIX I.
CONEY I.
Sea Beach
Brighton Beach
Manhattan Beach
ADIRONDACK MOUNTAINS
CATSKILL MTS.
Ogdensburg
Plattsburg
Malone
Utica
Little Falls
Gloversville
Johnstown
Amsterdam
Saratoga Sprs.
Glens Falls
Schenectady
ALBANY
Troy
Rensselaer
Hudson
Catskill
Kingston
Poughkeepsie
Newburgh
Middletown
Port Jervis
Goshen
Yonkers
NEW YORK
Brooklyn
Paterson
Newark
Elizabeth
Jersey
NEW JERSEY
Bridgeport
New Haven
New London
LONG ISLAND SOUND
LONG ISLAND
Greenport
Orient
Southold
Riverhead
Sag Harbor
Bridgehampton
Southampton
Montauk Pt.
Montauk
GARDINERS I.
BLOCK I.
Huntington
Patchogue
Eastport
Northport
Jamaica
Flushing
ATLANTIC OCEAN
Lake Champlain
Lake George
Hudson R.
Mohawk R.
Delaware R.
MASS.
CONN.
2.06

ORANGE GROVES THAT PAY
FOR SALE BY
FRANK WHEELER
ORANGE GROVE HEADQUARTERS
CLAREMONT, CAL.
Seventeen years growing oranges and lemons here. (See adv. in Real Estate Dealers-Claremont, Cal.)

on the south by New Jersey and Pennsylvania, and on the east by Connecticut, Massachusetts and Vermont. The climate, though marked by great extremes, is on the whole moderate and salubrious. The Adirondack region, with its long and severe winters, is the coldest part of the state and has a mean annual temperature of less than 40 degrees. The mean annual temperature in the central portion is from 44 to 48 degrees, and in the extreme southern 50 degrees. The rainfall varies from 32 inches in the St. Lawrence valley to 44 inches in the Lower Hudson valley. The interior parts of the state receive about 40 inches. New York was formerly covered with forests, and these are still extensive, although the state is one of the most densely populated and best cultivated in the Union. The Adirondack Mountains are timbered with coniferous trees and poplars. In the other portions the most prevalent are deciduous trees, as the oak, maple, hickory, chestnut, elm, linden, beech, sycamore and cedar. The surface is greatly diversified and includes rolling plateaus, level valleys and lofty mountain chains. The principal rivers are the Hudson, which rises in the Adirondacks and pursuing a southerly course, empties into New York Bay, its total length being about 300 miles and for the last 150 it is navigable for the largest vessels; the St. Lawrence, which washes a portion of the northern boundary and with its numerous tributaries drains and irrigates that portion of the state; the Oswego, Niagara, Allegheny, Susquehanna, Black, Mohawk and Delaware. Its mountain system includes the northern terminus of the Alleghenian Blue Ridge in the Highlands of the Hudson, and the Adirondack groups in the northeastern angle of the state. There are over 1,300 lakes.

This is a magnificent agricultural state, producing in abundance everything known to its latitude. It is the most important state in the Union in the extent and value of dairy farming and nurseries. The fruit-growing interests are very large, especially apples, pears and grapes. The mineral treasures of New York are great, although they neither include coal nor the precious metals. Iron ores, lead, gypsum, marble, sandstone, limestone, bluestone and granite are plentiful. Oil is found in abundance in the western portion. The salt springs in Onondaga, Orleans, Erie and Genesee counties yield over 12,000,000 bushels annually of pure salt. The manufacturing interests of this the "Empire State" of the Union are most extensive, and the state ranks first in the value of its manufactured products. It has 8,417 miles of railroad.

New York State stands at the top of the list of states of the American Union in the extent of its material possessions. Its people have the enjoyment of a greater amount of wealth, in the aggregate, than the citizens of any other commonwealth. The money invested by them in real estate and improvements, in live stock, farm implements and machinery, street railways and similar commercial and industrial enterprises of various sorts reaches a total well in excess of what other states can show.

The following table shows increase in population since 1790:

1790	340,120	1850	3,097,394
1800	589,051	1860	3,880,735
1810	959,049	1870	4,382,759
1820	1,372,111	1880	5,082,871
1830	1,918,608	1890	5,997,853
1840	2,428,921	1900	7,268,012

1910 (U. S. Census) 9,113,614.

The literary, philanthropic and religious institutions are on a par commensurate with the wealth, intelligence and progress of the state.

POPULATION OF INCORPORATED CITIES, TOWNS AND VILLAGES—U. S. CENSUS 1910.

Adams	1,458	Antwerp	974	Bergen	637
Addison	2,004	Arcade	1,294	Binghamton	48,443
Afton	729	Ardsley	537	Black River	916
Akin	600	Argyle	231	Blasdell	849
Akron	1,677	Athens	1,956	Bloomingdale	382
Albany	100,253	Attica	1,869	Bolivar	1,318
Albion	5,016	Auburn	34,668	Boonville	1,794
Alden	828	Aurora	493	Brewster	1,296
Alexander	212	Avoca	1,057	Briar Cliff Manor	950
Alexandria Bay	1,899	Avon	2,053	Bridgewater	245
Alfred	759	Babylon	2,600	Brockport	3,579
Allegany	1,286	Bainbridge	1,159	Brocton	1,181
Altamont	674	Baldwinsville	3,099	Bronxville	1,863
Altmar	363	Ballston Spa	4,138	Brookfield	395
Amityville	2,517	Barker	441	Brownville	854
Amsterdam	31,267	Batavia	11,613	Buffalo	423,715
Andes	414	Bath	3,884	Burdett	382
Andover	1,136	Belleville	344	Caledonia	1,290
Angelica	1,056	Bellport	419	Cambridge	1,528
Angola	898	Belmont	1,094	Camden	2,170

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Productive Groves
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167 W. Washington St. V. - - CHICAGO [See adv. in Real Estate Dealers of Chicago]

POPULATION OF INCORPORATED CITIES, ETC.—Cont'd.

Camillus	763
Canajoharie	2,273
Canandaigua	7,217
Canaseraga	754
Canastota	3,247
Candor	737
Canisteo	2,259
Canton	2,701
Cape Vincent	1,155
Carthage	2,563
Castile	1,040
Castleton	1,396
Cato	374
Catskill	5,296
Cattaraugus	1,165
Cayuga	348
Cazenovia	1,861
Celoron	619
Central Square	429
Champlain	1,280
Charlotte	1,938
Chateaguay	1,045
Chatham	2,251
Chaumont	708
Cherry Creek	606
Cherry Valley	792
Chester	1,210
Chittenango	678
Churchville	565
Clayton	1,941
Clayville	649
Cleveland	687
Clifton Springs	1,600
Clinton	1,236
Clyde	2,695
Cobleskill	2,088
Cohocton	838
Cohoes	24,709
Cold Brook	358
Cold Springs	2,549
Constableville	407
Cooperstown	2,484
Copenhagen	585
Corfu	413
Corinth	2,166
Corning	13,730
Cornwall	2,658
Cortland	11,504
Coxsackie	2,494
Croghan	621
Croton-on-Hudson	1,806
Cuba	1,556
Dannemora	1,146
Dansville	3,938
De Ruyter	538
Delhi	1,736
Depew	3,921
Deposit	1,864
Dexter	1,005
Dobbs Ferry	3,455
Dolgeville	2,685
Dresden	345
Dryden	709
Dundee	1,228
Dunkirk	17,221
Earlville	874
East Aurora	2,781
East Randolph	593
East Rochester	2,398
East Rockaway	1,200
East Syracuse	3,274
Eastwood	810
Edwards	476
Elba	351
Eldridge	462
Elizabethtown	505
Ellenville	3,114
Ellicottville	985
Ellisburg	702
Elmira	37,176
Elmira Heights	2,732
Endicott	2,408
Esperance	263
Fabius	344
Fairhaven	571
Fairport	3,112
Falconer	2,141
Farmingdale	1,567
Farnham	540
Fayetteville	1,481
Fishkill	516
Fishkill Landing	3,902
Floral Park	1,225
Fonda	1,100
Forestport	507
Forestville	721
Fort Ann	436
Fort Covington	877
Fort Edward	3,762
Fort Plain	2,762
Frankfort	3,303
Franklin	473
Franklinville	1,568
Fredonia	5,285
Freeport	4,836
Freeville	318
Friendship	1,218
Fulton	10,480
Fultonville	812
Gainesville	327
Galway	112
Geneseo	2,067
Geneva	12,446
Gilbertsville	455
Glen Park	522
Glens Falls	15,243
Gloversville	20,642
Goshen	3,081
Gouverneur	4,128
Gowanda	2,012
Grand-View-on-Hudson	368
Granville	3,920
Green Island	4,737
Greene	1,275
Greenport	3,089
Greenwich	2,314
Groton	1,260
Hagaban	875
Hamburg	2,134
Hamilton	1,689
Hammond	404
Hammondsport	1,254
Hancock	1,329
Hannibal	330
Harrisville	921
Hastings-upon-Hudson	4,552
Haverstraw	5,669
Hempstead	4,964
Henderson	340
Herkimer	7,520
Hermon	587
Highland Falls	2,470
Hillburn	1,090
Hilton	627
Hobart	544
Holland Patent	337
Holley	1,679
Homer	2,695
Honeoye Falls	1,169
Hoosick Falls	5,532
Hornell	13,617
Horseheads	1,778
Hudson	11,417
Hudson Falls	5,189
Hunter	408
Ilion	6,588
Interlaken	693
Irvington	2,319
Ithaca	14,802
Jamestown	31,297
Johnstown	10,447
Jordan	978
Keeseville	1,835
Kenmore	1,020
Kinderhook	698
Kingston	25,908
La Salle	1,299
Lackawanna	14,549
Lacona	443
Lake George	632
Lake Placid	1,682
Lakewood	564
Lancaster	4,364
Larchmont	1,958
Laurens	242
Lawrence	1,189
Leroy	3,771
Lestershire	3,775
Lewiston	713
Liberty	2,072
Lima	866
Limestone	684
Lisle	329
Little Falls	12,273
Little Valley	1,368
Liverpool	1,388
Livonia Station	823
Lockport	17,970
Lowville	2,940
Lyndonville	647
Lyons	4,460
Lyons Falls	759
McGrawville	931
Macedon	536
Madison	309
Malone	6,467
Mamaroneck	5,699
Manchester	881
Manlius	1,314
Mannsville	330
Marathon	1,079
Marcellus	917
Margaretville	669
Marlborough	920
Massena	2,951
Mattewan	6,727
Mayfield	590
Mayville	1,122
Mechanicville	6,634
Medina	5,683
Meridian	326
Mexico	1,233
Middleburg	1,114
Middleport	1,530
Middletown	15,313
Middleville	625
Milford	511
Millbrook	1,136
Millerton	858
Mineola	1,981
Mohawk	2,079
Monroe	1,195

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1002-1008 Trust & Savings Bldg. Loans
Los Angeles, California. Insurance

Montgomery	941
Monticello	1,941
Montour Falls	1,208
Mooers	560
Moravia	1,324
Morris	535
Morristown	540
Morrisville	500
Moscow	304
Mount Kisco	2,802
Mount Morris	2,782
Mount Vernon	30,919
Naples	1,093
Nassau	529
Nelliston	737
Nelsonville	765
New Berlin	1,114
New Hartford	1,195
New London	108
New Paltz	1,230
New Rochelle	28,867
New York City	4,766,883
Manhattan Boro	2,331,542
Bronx Boro	430,980
Brooklyn Boro	1,634,351
Richmond Boro	85,969
Queens Boro	284,041
Newark	6,227
Newark Valley	925
Newburgh	27,805
Newfield	354
Newport	583
Niagara Falls	30,445
Nichols	533
North Pelham	1,311
North Tarrytown	5,421
North Tonawanda	11,955
Northport	2,096
Northville	1,130
Norwich	7,422
Norwood	1,993
Nunda	1,043
Nyack	4,619
Oakfield	1,236
Odessa	330
Ogdensburg	15,933
Old Forge	465
Olean	14,743
Oneida	8,317
Oneida Castle	393
Oneonta	9,491
Oramel	131
Oriskany	892
Ossining	11,480
Oswego	23,368
Otego	676
Ovid	548
Owego	4,633
Oxford	1,654
Painted Post	1,224
Palatine Bridge	392
Palmyra	2,268
Panama	337
Parish	490
Patchogue	3,824
Pawling	848
Peekskill	15,245
Pelham	681
Pelham Manor	852
Penn Yan	4,597
Perry	4,388
Phelps	1,354
Philadelphia	842
Philmont	1,813
Phoenix	1,642
Piermont	1,380
Pike	422
Pine Hill	417
Pittsford	1,205
Plattsburg	11,138
Pleasant Valley	427
Pleasantville	2,207
Poland	332
Port Byron	1,085
Port Chester	12,809
Port Dickinson	437
Port Henry	2,266
Port Jervis	9,564
Port Leyden	764
Portville	758
Potsdam	4,036
Poughkeepsie	27,936
Prattsburg	684
Prospect	278
Pulaski	1,788
Randolph	1,298
Red Creek	457
Red Hook	960
Rensselaer	10,711
Remsen	421
Rhinebeck	1,548
Richburg	451
Richfield Springs	1,503
Richmondville	599
Richville	307
Rifton	745
Rochester	218,149
Rockville Center	3,667
Rome	20,497
Rosendale	1,125
Rouses Point	1,638
Rushville	463
Rye	3,964
Sacketts Harbor	368
Sag Harbor	3,408
Sandy Creek	617
Salem	1,250
Salamanca	5,792
St. Johnsville	2,536
Saranac Lake	4,983
Saratoga Springs	12,693
Saugerties	3,929
Savannah	521
Savona	587
Schaghticoke	765
Schenectady	72,826
Schenevus	576
Schoharie	996
Schuylerville	1,614
Scotia	2,957
Sea Cliff	1,694
Seneca Falls	6,588
Sharon Springs	459
Sherburne	960
Sherman	836
Sherman Park	423
Shortsville	1,112
Sidney	2,507
Silver Creek	2,512
Silver Springs	974
Sinclairville	542
Skanteateles	1,615
Sloan	1,259
Smyrna	257
Solvay	5,139
South Glens Falls	2,247
South Nyack	2,068
Southampton	2,509
Spencer	569
Spencerport	1,000
Spring Valley	2,353
Springville	2,246
Stamford	973
Stillwater	1,004
Suffern	2,663
Sylvan Beach	169
Syracuse	137,249
Tannersville	600
Tarrytown	5,600
Theresa	932
Ticonderoga	2,475
Tivoli	1,034
Tonawanda	8,290
Trenton	289
Troy	76,813
Trumansburg	1,188
Tuckahoe	2,722
Tully	551
Tupper Lake	3,067
Turin	349
Unadilla	1,009
Union	1,544
Union Springs	798
Unionville	351
Upper Nyack	591
Utica	74,419
Valatie	1,219
Valley Falls	835
Van Etten	476
Vernon	451
Victor	881
Victory Mills	748
Voorheesville	533
Waddington	731
Walden	4,004
Walton	3,103
Wampsville	212
Wappingers Falls	3,195
Warsaw	3,206
Warwick	2,318
Washingtonville	631
Waterford	3,245
Waterloo	3,931
Watertown	26,730
Waterville	1,410
Watervleit	15,074
Watkins	2,817
Waverly	4,855
Wayland	1,392
Webster	1,032
Weedsport	1,344
Wellsburg	432
Wellsville	4,382
West Carthage	1,393
West Haverstraw	2,369
West Salamanca	530
West Winfield	726
Westfield	2,985
Westport	692
White Plains	15,949
Whitehall	4,917
Whitesboro	2,375
Whitney Point	744
Williamsville	1,105
Wilson	655
Windsor	637
Wolcott	1,216
Woodhull	316
Wurtsboro	478
Yonkers	79,803
Yorkville	691
Youngstown	556

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G. W. Manly, 100 E. Lexington, Baltimore
John F. Neuschaefer, 331 S. Bond, Baltimore

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Curtis Chipman..222 Boylston, Boston
F. W. Herrick.....89 State, Boston
A. C. Y. Macadam, 194 Lincoln, Boston
A. H. Read....161 Devonshire, Boston
G. R. Swasey.....30 Court, Boston
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Wm. B. Murphy.....3 Exchange, Lynn
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G. A. Elvins, Bartlett Bldg., Atlantic City
A. C. Stephany, Bartlett Bldg., Atlantic City
Simon Sternberger .....Atlantic City
F. A. Morehouse ....Atlantic Highlands
E. G. C. Bleakly, 317 Market, Camden
F. H. Taylor .....East Orange
Louis Sherwood, 15 Exchange pl., Jersey City
Walter Williams .....Jersey City
W. C. O'Leary .....Lakewood
R. B. Harris .....Montclair
Geo. W. Smith .....Mountainside
C. L. Adolph.....58 Freeman, Newark
Wm. J. Kearns,....800 Broad, Newark
G. W W. Porter,...784 Broad, Newark
Hugh B. Reed....164 Market, Newark
J. J. Teeling.....776 Broad, Newark
H. J. Morrisse.....314 Main, Paterson
Samuel Murray..160 Market, Paterson
Leo Goldberger .....Perth Amboy
P. H. Packer .....Sea Bright
F. A. Pope .....Somerville
E. C. Stahl .....Trenton
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Chas. J. Schnabel, Chamber of Commerce .....Portland

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Wilbur Alrich, 1944 N. Front, Philadelphia
J. A. Barry, Land Title Bldg., Philadelphia
S. A. Belsito, 2203 Fkd av., Philadelphia
Monroe Buckley, 328 Chestnut, Philadelphia
E. H. Cloud, Land Title Bldg., Philadelphia
Wm. J. Dickson, Morris Bldg., Philadelphia
F. C. Eberhardt, Stephen Girard Bldg. .....Philadelphia
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R. W. Lloyd, 6th & Walnut, Philadelphia
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ALIENS.—For six years after filing an intention to become a citizen, an alien can take hold, convey and devise real property. If such alien dies within such six years, and before naturalization, his widow, heirs or devisees can take his property. The title of a citizen can not be questioned by reason of the alienage of the person through whom he derives his title.

ASSIGNMENTS.—A general assignment may be made by a debtor for the benefit of his creditors. The procedure is regulated by statute. Wages are preferred claims. After payment of wages due employes, the assignor can prefer one-third of his remaining assets. Such assignment does not discharge the debts owing by the assignor.

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ATTACHMENTS.—An attachment against property may be granted for breach of contract (other than a contract to marry), wrongful conversion of personal property, an injury to person or property in consequence of negligence, fraud or other wrongful act. To secure an attachment the plaintiff must show that one of the causes of action above specified exists, and if for breach of contract a sum stated over and above all counter-claims; that the defendant is a foreign corporation or non-resident, or has departed, or is about to depart from the state to defraud his creditors, or to avoid the service of a summons upon him, or keeps himself concealed therein with like intent, or has, or is about to assign, dispose of or secrete his property with like intent. After appearing in the action the defendant may apply to the court for a discharge of the property attached.

CLAIMS AGAINST ESTATES OF DECEASED PERSONS.—Claims must be presented to the personal representative of the deceased person before a final judicial settlement of the accounts of such personal representative. The claim must be duly verified. If it is disputed, the claimant must sue within six months or the claim outlaws. An executor or administrator may settle his accounts as such after one year from his appointment and can be compelled so to do after the lapse of eighteen months. The personal property of a decedent must first be applied toward the payment of his debts, then his real property can be resorted to. Debts are a lien upon decedent's real property for three years after the appointment of a personal representative. The real estate, including dower, may be sold to pay debts and funeral expenses.

DOWER.—A widow is endowed with the use of one-third part of all lands of which her husband died seized. In case of divorce dissolving the marriage for the misconduct of the wife, she is barred of dower.

DEPOSITIONS.—A witness in this state can be compelled to testify, under a commission issued in another state, in an action pending in such other state.

Depositions of witnesses in this state can also be taken in an action pending in this state, where such witness is about to depart therefrom, or is so sick or infirm as to be unable to attend the trial.

The deposition of a witness residing out of the state can be taken in an action pending in the state, if the application is made in good faith, and in a seasonable time. Such deposition can be taken by oral questions or upon written interrogatories or partly by both.

DESCENT AND DISTRIBUTION.— Real property descends (1) to lineal descendants, (2) to father, (3) to mother, (4) to collateral relatives.

Personal property is distributed as follows: One-third to widow and residue equally among the children and as such as legally represent those who have died. If there be no children, one-half to the widow and the other half to the next of kin. If there be a widow and no descendant, parent, brother, sister nephew or niece, the widow takes the whole.

DEEDS.—Transfers of real property must be by deed, signed by the grantor, and to entitle it to record it must be acknowledged by the grantor before the proper officer. No particular form of deed is required to pass title. In New York County, however, a charge of $5 is allowed for the recording of a deed not in a prescribed form. Corporations execute deeds by an officer authorized so to do by resolution of the directory of the corporation.

HOMESTEADS.—A householder having a family may have a lot of land and the buildings thereon, ocupied thereon as a residence, not exceeding in value $1,000, designated as a homestead, by recording such designation and intention in the county clerk's office. Such homestead is exempt from sale under an execution upon a judgment for a debt contracted after such designation.

INTEREST AND USURY.—The legal rate of interest is six per cent. The taker of usury forfeits principal and interest, and is also guilty of a misdemeanor, except a state or national bank, which forfeits double the amount of interest taken if action is brought therefor within one year.

JUDGMENTS.—A judgment may be confessed for a debt due or to become due or as security against a contingent liability. A judgment can be obtained by action by default, in justices' court in six days, and in a court of record in twenty days. Judgments exceeding $25 are a lien upon the real estate of a judgment debtor for ten years and upon personal property while an execution is actually in the hands of the sheriff.

LIMITATIONS.—The state must commence an action for recovery of real property within forty years after the right accrues. Others within twenty years. Actions other than for the recovery of real property must be brought as follows: Within twenty years, an action upon a judgment of a court of record and upon a sealed instrument. Within six years, an action upon contract; for an injury to property or personal injury; to recover a chattel; an action to establish a will; an action upon a judgment not of a court of record. Within three years, an action against a public officer; for a penalty or forfeiture; against an executor or administrator; for a personal injury resulting from negligence. Within two years, an action for libel, slander, assault, seduction, criminal conversation, false imprisonment, malicious prosecution or malpractice. Within one year, against a sheriff for a liability incurred in his official capacity or for the escape of a prisoner.

MARRIED WOMEN.—A married woman has practically all the right of a femme sole. Real estate conveyed to husband and wife as such—each holds an entirety and the survivor takes the whole. The rights of a husband in the property of his wife after her death can be barred by her will. She may sue in her own right for wages, earned by her and money due her in her business.

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MORTGAGES.—A mortgage is an absolute sale of the mortgaged property, with a right of redemption reserved in the mortgagor. The right is foreclosed by action or by advertisement. Mortgages are recorded the same as deeds. Any conveyance of real estate, if intended as a security for a debt, is a mortgage, whatsoever its form.

REDEMPTION OF REAL ESTATE.—A mortgagor can redeem real property mortgaged at any time before actual sale of such equity of redemption. A judgment debtor may redeem at any time within twelve months after sale of his real estate by virtue of an execution and subsequent creditors at any time within fifteen months.

TAXES.—All real and personal property within the state, is taxable unless expressly exempted by the statute. The property of the United States, the state, a municipal corporation, Indian lands, certain church property and property not subject to a levy under an execution are exempted. The tax laws must be strictly pursued by taxing officers to create a lien on the property taxed.

TRUST DEEDS.—Trust deeds may be given to sell property for the benefit of creditors or legatees, or to satisfy a charge thereon, or to apply the use thereof to another. All other deeds must be directly to the party who is entitled to the possession thereof.

WILLS.—A person twenty-one years of age, of sound mind and not under any restraint can devise real property, and a man eighteen years of age and a woman sixteen years of age of like qualifications can bequeath personal property. A will must be in writing and signed by the testator and two witnesses. He must declare it to be his will and request the witnesses to sign, who must sign in his presence, and in the presence of each other. Husband or wife and all the heirs of deceased must be cited on probate of will relating entirely to real property.

FORM OF WARRANTY DEED.

This indenture, made the.....day of.....in the year nineteen hundred....., between....., of the first part, and..... of the second part; witnesseth, that the said party of the first part, in consideration of.....dollars, lawful money of the United States, paid by the party of second part, do hereby grant and release unto the said party of the second part, his heirs and assigns forever, together with the appurtenances and all the estate and rights of the party of the first part in and to the said premises, to have and to hold the above granted premises unto the said party of the second part, his heirs and assigns forever.

And the said....., party of the first part, does covenant with said party of the second part as follows:

First. That the party of the second part shall quietly enjoy the said premises.

Second. That the said....., party of the first part, will forever warrant the title to said premises.

In witness whereof, the said party of the first part has hereunto set his hand and seal the day and year first above written.

In presence of:

.....
.....
.....
.....

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Grant E J & S, 189 Montague "
Green & Son, 686 5th av "
Green's Wm Sons, 101 Bdway "
Greenpoint Realty Co, 171 Oakland "
Gretsch Louis, 189 Montague "
Griffiths Robert, 72 Huron "
Gritman Arthur B, 214 Bdway "
Grotecloss Edw, 541 De Kalb av "
Guarueri James, 6519 14th av "
Gulick Ernestus Co, 350 Fulton "
Gunn A I & Co, 235 Reid av "
Gunther August, 54 Reeve pl "
Haas Julius & Sons, 816 Bdway "
Haesloop Martin, 378 Reid av "
Hafner John, 139 Franklin "
Hall Francis, 4804 5th av "
Halpern H I, 217 Havemeyer "
Halpern Irving, 13th av nr 85th "
Haness Samuel, 242 S 2d "
Hanley James A, 1513 69th "
Hann G A, Shore rd cor Voorhies "
Harmonie Realty Co, 5500 13th av "
Harriman Orlando, 85 Clinton "
Harris Hugh O & Co, 7721 3d av "
Hart James H, 1028 Gates av "
Haubert & Wolff, 398 Central av "
Haviland & Sons, 982 Fulton "
Hawley James M, 195 Himrod "
Hawxhurst & Cannizzaro, 582 Myrtle av "
Hay Joseph, 4818 Av N "
Hazelwood E H, 802 Manhattan "
Healy Patrick F, 166 Pierrepont "
Hedenberg Francis J, 1330 Gates "
Heiberger George, 748 Myrtle av "
Heinbinder Morris, 7507 5th av "
Heintz Jacob, 1405 Myrtle av "
Heitmann Henry, 140 Rogers av "
Henderson Maurice, 320 Tompkins av "
Henderson Thos G, 1983 Fulton "

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Henry Thomas & Son, 311 7th av Brooklyn
Hereth Max, 1334 Bdway "
Herter Charles, 17 Jackson pl "
Hess Henry E, Av I cor Gravesend av "
Hess Peter, 378 Reid av "
Hessel John, 712 Schenck av "
Hetzel C F, 341 Prospect av "
Heuchel & Brennan, Coney Island av cor Av O "
Heyer & Co, 67 Court "
Hibbard J L, 291 Arlington av "
Higgins Franklin A, 367 Fulton "
High Grade Realty Co, 189 Montague "
Hill H F, 805 Flatbush av "
Hillebrand Henry, 1192 Bdway "
Hillman Wm P, 30 Duffield "
Hilzinger & Gokenholz, 437 Ralph av "
Hock Benj T, 26 Court "
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Hoffman John H, 422 Bdway "
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Holmes & Co, 1104 Bdway "
Hommel Chas D, 4241 Fulton "
Hopkins Security Co, 44 Court "
Horowitz David, 16 Court "
Hotaling Chas E, 441 Sumner av "
House Henry D, 81 Pulaski "
House & Home Co, 376 Bdway "
Howe A H & Son, 88 Atlantic av "
Hoxie Realty Co, 6906 3d av "
Hudson Oscar, 99 S Elliott pl "
Hunton Robt H, 341 Lafayette av "
Hustler Realty & Construction Co, 8430 18th av "
Hutchison Wm, 49 Court "
Hutter Simon, 120 Ralph av "
Hutton-Barnes Realty Co, 350 Fulton "
Industrial Realty Co, 375 Fulton "
Interboro Improvement Co, 44 Court "
Interborough Realty Co, 286 9th "
Inter-Island Realty Co, 1707 Beverly rd "
Iona Realty Co, 375 Fulton "
Irvine Samuel, 44 Court "
Jackson E O, Saratoga av cor E N Y av "
Jackson Jas A, 4 Court sq "
Jacobs David, 204 Sands "
Jamaica Park South Realty Corp, 200 Montague "
James J F & Sons, 193 Montague "
Jardin Geo J, 2730 Atlantic av Brooklyn
Jefferson Realty Co, 4 Court sq "
Jenkins Wm M, 70 Truxton "
Jerome Projerty Corp, 319 6th av "
Johnson C A & Bro, 276 Bdway "
Johnson Robert, 44 Reid av "
Johnston Oliver, 3d av nr 89th "
Johnston Wm, 16 Court "
Jones N E, 2314 Pitkin av "
Jordan Realty Co, 900 Bedford av "
Joseph Martin, 44 Court "
Juengst Chas, 58 Union av "
Jurgenson G Martin, 240 Bond "
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Kaplan Aaron, 1769 Pitkin av "
Kaplan P Realty Co, 44 Court "
Kaseman & Hintz, 764 Wash av "
Kay Wm E, 4605 5th av "
Keefe Pierce, 5304 5th av "
Keogh Jas W, 26 Court "
Kelly's James Sons, 207 Bedford av "
Kelly's Joseph Sons, 3 Putnam av "
Kelsey, Suyden & Mollenhauer, 147 Bdway "
Kemp & Co, 57 Harrison av "
Kennedy John F & Co, 1385 Flatbush av "
Ketchum F D, 1788 Gravesend av "
Kidder Luther H, 15 Hale "
King Chas D, 400 Gates av "
Kings Parkway Realty Co, 189 Montague "
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Kinsella Jas J, 536 7th av "
Klein Isidor H, 367 Fulton "
Klotz Jacob, 13th av cor 44th "
Klotz Solomon, 4423 New Utrecht av "
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Koch Fredk C, 48 Bdway "
Koerner Geo W, 174 Richardson "
Kohlhepp Gottfried J, 367 Fulton "
Konter Elbertus A, 14½ Lawton "
Koster Fredk H, 1367 Bdway "
Krickmier H & Son, 4824 3d av "
Kropf Adam, 9211 5th av "
Kruse-Abrahamson Realty Co, 1254 Bdway "
Kuelling Albert, 134 Bdway "
Laemmel Wm, 3d av cor 73d "
Lafreniere O B, 215 Montague "
Lakewood Terrace (Inc), 26 Court "
Lamediea Thos, 107 Roebling "

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Larson O E Co, 5311 5th av "
Lashinsky Saml, 1644 St Johns pl "
Law Charlotte F, 1023 Halsey "
Lawlor John J, 403 Nostrand av "
Lederman Samuel, 141 Hoyt "
Lee A Rogers, 186 Remsen "
Leffmann Frank, 2004 Atlantic av "
Lehman Herman, 26 Court "
Lehmann Otto, 984 Bdway "
Lesser Benjamin, 132 Stockston "
Levenson Adolph, 82 Graham av "
Levin Louis, 202 Snediker av "
Levy Leon N, 898 Bdway "
Levy N & Son, 898 Bdway "
Lewis Edwin M, 9502 Av F "
Leyendecker John J, 100 Montrose "
Liebowitz Solomon, 1629 Pitkin av "
Link Christian C, 92 Cornelia "
Linn Andrew C, 1228 Myrtle av "
Linn Frank E, 189 Montague "
Linton Edward F, 2921 Atlantic av "
Lion Realty Co, 44 Court "
Littlefield W B, 601 Wythe av "
Livoni Philip, 22 Boerum pl "
Lodge Robert O E, 1297 Fulton "
Loeffler Henry, 647 Bushwick av "
London Realty Co (inc), 375 Fulton "
Lorre Reiner, 193 Atlantic av "
Loughran R de S, 288 Division av "
Lovett Geo E & Co (inc), 306 Livingston "
Ludden Herbert R, 373 Fulton "
Luft Leon, 1477 Myrtle av "
Lurie Ann, 46 Graham av "
Lynch John J, 506 Linwood "
Lynch Wm J F, 26 Court "
McEvoy Realty Co, 44 Court "
McGailey Arthur A, 4 Court "
McIlwaine Robert, 392 Bdway "
McKeagle & Campbell, 317 Myrtle av "
McKenzie Albert C, 159 Union "
McKinnon M M jr & Co, 8809 5th av "
McMahon Joseph T, 188 Montague "
McNair Hamilton B, 483a 5th av "
McNaughton R T, 1103 Gravesend av "
McNulty Harold C, 180 Montague "
McVey Edward S, 246 N 9th "
MacCumber V D, 900 Bedford av "
Madigan James L, 246 Court "
Magna Realty Co, 926 Bdway "
Magrath Realty & Improvement Co, 92 Gold Brooklyn
Main Ansel J, 408 Gates av "
Malbone Realty Corp, 134 Bdway "
Malone Frank H, 164 Montague "
Malthaner Wenzeslaus, 1076 Halsey "
Mance W M, 5808 New Utrecht av "
Mandel Samuel, 500 Sutter av "
Mandeville H A, 104 Van Siclen av "
Marett Wm A, 1514 72d "
Marino Carmine, 2827 W 15th "
Marlow F M, 861 Manhattan av "
Marquand Wm H, 1562 Fulton "
Martin Ignatz, 957 Bdway "
Martiniano Joseph, 201 Columbia "
Match Harry, 197 S 3d "
Matthews J L, 1320 Prospect av "
Mayer Andrew, 180 Montague "
Mayer Louis, 300 Stockholm "
Melville Richard, 7316 15th av "
Mercuri Thos, 336 Metropolitan av "
Merkert Edward J, 1192 Bdway "
Merritt Aug H, 405 Tompkins av "
Meruk & May, 1126 Myrtle av "
Merz Anton, 125 Sumpter "
Metzger Joseph 1337 Greene av "
Michel David, 178 Remsen "
Michel D O, 9122 5th av "
Miller Chas E & Co, 4618 5th av "
Miller Chas F jr, 2061 Fulton "
Miller Henry J, 2061 Fulton "
Miller-Stam Co, 447 Tompkins av "
Miller & Shaughnessy, 553 Grand "
Mineral Lands Co of America, 16 Court "
Mintz Nathan, 314 Penn av "
Mitchell R T Realty Co, 177 Bay 19th "
Moe A B & Co, 5521 3d av "
Moffett Edwd J, 1491a Herkimer "
Mollenhauer J Adolph, 84 Bdway "
Molloy John P, 115 Jay "
Moore George L, 227 De Kalb av "
Moores Robert L, 2571 Pitkin av "
Morissey Wm G, 1832 Bath av "
Morrison Isaac, 1504 Bdway "
Mott Egbert S, 998 Bdway "
Muir John, 606 5th av "
Mulholland & Co, Newport cor Rockaway av "
Muller Adolph, 1367 Bdway "
Muller Henry, 2022 Fulton "
Munnich Arnold, 44 Court "
Munson Buell, 1113 Bedford av "
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Neef Adolph, 1089 Rogers av "
Neuwirth Morris, 568 Bedford av "
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N Y City Homes Co, 377 Fulton "
N Y & Carlisle Realty Co, 44 Court "
N Y & Connecticut Realty Co, 189 Montague "
N Y & Flatbush Realty Co, 180 Montague "
N Y & New Jersey Inv Co, 367 Fulton "
Newcombe & Benedict, 215 Montague "
Newman Edwin T, 155 7th av "
Niner George, 521 Gates av "
Noonan Stephen, 75 6th av "
North Shore Realty Co, 1100 Bdway "
Northrup & Armstrong, 1468 Bdway "
Norton J W, 5804 New Utrecht av "
Norton Point Land Co, 180 Montague "
Norwood Wm A, 215 Montague "
Nostrand G E, 7402 New Utrecht av "
Nostrand Realty Co, 1297 Fulton "
O'Brien F J & K, 69 Court "
Ocean Realty Co, 189 Montague "
Ohnewald Geo H, 805 Flatbush av "
O'Malley M V, 105 Concord "
Onslow-Moore Co, 44 Court "
O'Rourke James F, 264 39th "
Oweten Realty Co, 44 Court "
Paige J H, 1420 Cortelyou av "
Palmay Bros, 261 Weirfield "
Palmer Geo W & Co, 781 Manhattan av "
Palumbo Michael, 998 Kent av "
Parkway South Realty Co, 26 Court "
Partridge Chas, 1421 Bedford av "
Peace A & Son, 335 Flatbush av "
Pelletreau Vennette F & Co, 186 Remsen "
Pennock & Johnston, 84th cor 18th "
Perkins A Ludlow, 1161 Fulton "
Perry Solomon, Surf av nr W 13th "
Peters Antonio, 1520 Mermaid av "
Peterson Nicholas, 284 S 5th "
Pettit Henry H, 192 Montague "
Phillips Felix, 165 Bergen "
Pierson Henry & Co, 307 Flatbush Brooklyn
Pigot James H, 4722 3d av "
Pimm Percy F, 163 Prospect pk w "
Pinckney Wm H H, 342 Sumner av "
Pinover John R, 7402 New Utrecht "
Plaza Realty Co, 85 7th av "
Plum Eli C, 575 Gates av "
Portong Bros, 215 Montague "
Pratt Robert F, 898 Park av "
Princess-Anne Co, 44 Court "
Progressive Realty & Imp Co, 516 Sutter av "
Prospect Realty Co, 44 Court "
Puels & Weber, 400 Gates av "
Pullman John, 741 Union "
Pully Vincenzo, 57 Reeve pl "
Pyle Howard C & Co, 199 Montague "
Quinlan & Roth, 376 New Lots av "
Rae Wm P Co, 180 Montague "
Raeder John E, 413 Grove "
Raff Paul, 740 Gravesend av "
Rague Jas T R & Co, 1081 Gates "
Rahway Heights Realty Co, 189 Montague "
Ranck J D Realty Co, Av I cor Gravesend av "
Read Realty Co, 44 Court "
Real Estate Co of Brooklyn, 44 Court "
Realty Associates, 176 Remsen "
Realty Exchange of Flatbush, 1521 Cortelyou rd "
Realty Traders, 215 Montague "
Redmond Bros, 613 Vanderbilt av "
Rehbein Wm G, 427 7th av "
Reid Edgar T, 746 Fulton "
Reis John C, 805 Flatbush av "
Reisenburger & Altkrug, 712 Broadway "
Remsen Realty Co, 180 Montague "
Rex Chas M, 1228 Fulton "
Rickerson C E, 276 Flatbush av "
Riedman Frank, 831 Park av "
Riedman Valentine J, 881 Park av "
Rober Edward N, 4507 3d av "
Roberts John S, 1019 Gates av "
Rockville Centre Imp Co, 44 Court "
Rodriguez Alfred M, 6944 3d av "
Ronk Claude H, New Utrecht av cor 79th "
Rosecrans Thos, 223 Flatbush av "
Rosedale Delevopment Co, 16 Court "
Rosedale Terrace Co, 44 Court "
Rosenbaum Frank, 377 Fulton "
Rosenblum Robert, 439 Court "

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Ross James R, 1297 Fulton "
Rowe Frederick W & Co (Inc), Eastern pkway nr Brooklyn av "
Rowland Sidney L, 685 Myrtle av "
Rozell H W & Son, 360 Myrtle av "
Rubinovz Bernard, 173 Franklin av "
Rush Myron C & Sons, 327 Franklin av "
Rustin & Robbins, 16 Court "
Ryon John R, 164 Montague "
Safford Real Est Co, 16 Court "
St Albans Heights Realty Co, 525 Nostrand av "
St Albans Terrace Co, 44 Court "
Sammis & Clark, 461 Graham av "
Sanders Wm, 881 5th av "
Sarter John, 15 Ditmars "
Sauter F Champion, 327 5th av "
Sauter John C, 327 5th av "
Scala Domenico, 304 Union av "
Schauf Bros, 898 Park av "
Schenk Henry, 275 Grand av "
Schiel Edward G, 1230 Bdway "
Schiffmann H & Son, Surf av nr W 8th "
Schneider Fredk A, 5613 5th av "
Schramm George, 25 Olive "
Schroder F R, 511 5th av "
Schroeder Geo H, 810 Fulton "
Schryver John R, 314 Bdway "
Schulz Henry, 1229 Myrtle av "
Schwager Gabriel, 146 Ashland pl "
Schwartz & Wetzel, 926 Bdway "
Schwenke O L Land & Inv Co, 955 Bdway "
Schwille Geo W, 1156 Myrtle av "
Scott Mary E, 19 Stewart "
Scott Walter T, 826 Bdway "
Sea Gate Imp Co, 180 Montague "
Sea View Realty Co, 192 Montague "
Segnian & Corrao, 134 Sackett "
Seidman Morris, 127 Powell "
Seitz Charles W, 342 Fulton "
Selpho Edwin P, 146 Montague "
Sewanaka Rlty Co, 179 Montague "
Seward Herbert, 416 Greenwood "
Seward Thomas, 508 17th "
Sforza Benj, 14th av cor 63d "
Sheinhouse Morris, 105 Harrison av "
Sheridan John M, 84 Amity "
Shinnecock Hills & Peconic Bay Realty Co, 189 Montague "
Silman Jos B, 16 Court "
Silverstone Bros, 3822 Ft Hamilton pkway Brooklyn
Simon Jacob, Canarsie Shore "
Singer David, 177 Court "
Slocum Frank A, Bath av cor 22d "
Sloane W D, 887 Manhattan av "
Small Fenwick B, 939 Bdway "
Small J H Realty Co, 1104 Bdway "
Smith Andrew J, 3 Wallabout Mkt "
Smith Chas, 3 Wallabout Mkt "
Smith Chas H Co, 110 Van Siclen "
Smith Clarence B, 1424 Fulton "
Smith Edward E, 518 E 16th "
Smith Wm H, 2571 Ritkin av "
Solotovsky Joseph, 49 Graham av "
Somerville Realty Co, 192 Montague "
Sorensen Bros, 6018 New Utrecht "
Spalthoff John, 2433 Pitkin av "
Sparrow James R, 96 Greenpoint "
Spence Wm & Son, 370 Livingston "
Spiezio Joseph, 236 Union av "
Stamp August, 745 Schenck av "
Standish Arms Realty Co, 169 Columbia Hts "
Steeley Paul A, 66 Luquer "
Stelle Charles C, 81 5th av "
Stern Nathan, 756 Flush av "
Steuerwald Valentine, Rockaway Parkway nr Av G "
Stewart Horatio S Realty Co, 255 Flatbush av "
Stoddard John H, 44 Court "
Stodder Samuel A, 3 Reid av "
Stoothoff J L, 2569 Pitkin av "
Straus Joseph, 1709 Fulton "
Straus Louis & Bros, 218 Bdway "
Strauss & Charic, 178 Remsen "
Strong E R, 1020 Coney Island av "
Stubner & Co, 60th cor 14th av "
Stuyvesant Heights Realty Co, 1957 Bdway "
Sullivan John E, 5202 5th av "
Suozzo Domenico, 202 Montrose av "
Sussman A & M, 957 Bdway "
Tabor C H Land & Imp Co, 68 Woodruff av "
Talbot-Perkins Rebecca C, 1161 Fulton "
Tamburo Jos, 183 Johnson av "
Taub Isidor, 582 3d av "
Thimme Edward, 1101 Gravesend av "
Thode John H, 444 9th "
Thompson Albert W, 210 Crescent "
Thomson Jos B, 744 Gravesend av "

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Tice C E & Co, 589 Rogers av "
Tienken C W, 224 Schaeffer "
Tilyou Geo C, Surf av nr W 16th "
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Torborg H H, 1043 Liberty av "
Totans Peter & Co, 897 Gates av "
Triad Realty Co, 1230 Bdway "
Trubiano Bros, 26 Meserole "
Truslow G P Co, 270 Bdway "
Tuck & Marshall, 1453 Fulton "
Tucker Fred H jr, 186 Remsen "
Tyler Joel F, 15 Marion "
Urbansky Alfred, 29 Gunther pl "
Ursino Rocco V, 6418 New Utrecht av "
Uttal Simon, 250 Hoyt "
Vail Henry C, 16 Court "
Valentine Louis, 101 President "
Valley Stream Realty Co, 44 Court "
Van Brunt C B, 7823 3d av "
Vanderveer John H & Co, Saratoga av, cor E N Y av "
Vanzandt Chas, 295 Manhattan av "
Venetia Co, 26 Court "
Vesta Realty Co, 26 Court "
Visco Bros, 274 President "
Voeller Chas L, 15 Crescent "
Vogel Abraham, 332 Stone av. "
Vurgason F A, 545 5th av "
Waldorf L L Co, 252 7th av "
Waldron A J, 1153 Bedford av "
Walsh Edwd M, 374 Hamilton av "
Walsh Jos A, 29 Willoughby "
Walter & Trenkman, 134 Bdway "
Walters Jacob H, 215 Montague "
Walthers F G, Ocean av cor Neck rd "
Ward Robt Real Est Co, 26 Court "
Warts Wm H, 1060 E 92d "
Waterbury Wm, 367 Fulton "
Waterman A H, Homecrest av cor Av T "
Watt John, 1521 Cortelyou rd "
Way Harry W, 93 Ralph av "
Weiner H & Co, 410 Sackman "
Weis Wm, 231 Suydam "
Weiss Benj M, 159 Tompkins av "
Welsch Samuel, 207 Montague "
Wendt & Co, 343 Lewis av "
Werbelovsky Moses, 76 Graham av "
West Side Realty Co, 1002 40th "
Westminster Heights Realty Co, Nostrand av cor Av J Brooklyn
Weston Alfred H, 2886 Fulton "
Whalen Wm P, 180 Montague "
Wheeler Bros, 16 Court "
Wheeler Philip M, 44 Court "
Whitley W W, 599 De Kalb av "
Wickers James B, 16 Court "
Wildermuth Wm C, 1000 Beverly rd "
Wiley Milnor & Son, 825 Flatbush av "
Williams C E Realty Co, 350 Fulton "
Williams E J A, 237 Powers "
Williams Joseph, 756 Flush av "
Williamson A M, 831 Flatbush av "
Wilson Jas, Av U nr E 17th "
Winchester Wm H, 504 3d av "
Winham Bros, 134 Bdway "
Wintringham Edwin C, 212 5th av "
Wirth Wm H, 358 17th "
Wolf John, 133 Coffey "
Wolf Solomon, 1578 Eastern pkway "
Wolpert Andrew, 376 Bdway "
Wolta & Mezick, 367 Fulton "
Wood Harmon & Co, 1376 Bdway "
Wood James H, 138 Reid av "
Woodenbury Wm S, 72 Albany av "
Woodland Park Assn, 26 Court "
Woodworth George H, 1367 Bdway "
Wright Geo S, 790 Manhattan av "
Wright Robt A, 254 Tompkins av "
Wyckoff Park Realty Co, 44 Court "
Wygant Leonard M, 189 Montague "
Yeagley Realty Co, Av I cor Gravesend av "
Yorklan Realty Co, Av I cor Gravesend av "
Young George N, 4 Court sq "
Young Henry G, 1162 Liberty av "
Zirinsky B & H, 67 Morrell "
Zirn Joseph, 14 Graham av "
Zuckerman Morris, 1831 Park pl "
Adolff L P jr, 304 Ger Am Bk bldg (Erie Co) Buffalo
Aragain Co, 133 Erie Co Bank bldg "
Arend Louis F W, 555 Ellicott sq "
Atwater Wm T, 603 White bldg "
Baer Conrad L 1 Genesee "
Bailey E W, Bailey av and Lovejoy "
Barrett Samuel, 559 Ellicott sq "
Barron F J, 308 Marine Bk bldg "
Bartlett G H, 68 Erie Co Bk bldg "
Belden Duane E, 406 Brisbane bldg "

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Blount & Reiss, 1610 Main "
Boechat Realty Co, 11 Niagara "
Bogardus G E, Bailey and Lovejoy "
Booth A B, 422 Prudential bldg "
Bork Joseph, 330 Brisbane bldg "
Bowen Jesse C, 936 Ellicott sq "
Bradley Barnard A, 162 14th "
Braeunlich R E, 507 Brisbane bldg "
Branch & Co, 920 White bldg "
Brodhead J R, 205 D S Morgan bldg "
Brown Wilmer, 406 Prudential bldg "
Buczkowski V, 565 Fillmore av "
Buffalo Cement Co Ltd, 110 Franklin "
Buffalo Discount Co, 433 Ellicott sq "
Buffalo Realty Co, 764 Ellicott sq "
Buffalo Security Co, 737 Ellicott sq "
Burk Martin, 848 Michigan "
Burke John F, 600 Ellicott sq "
Burkhardt Chas S, 424 Main "
Burzynski Vincent, 537 Fillmore av "
Busch F A, 538 Brisbane bldg "
Callahan D F, 301 Mut Life bldg "
Callahan John J, 18 W Eagle "
Callahan & Son, 302 Ellicott sq "
Carlo Pauline, 308 Germania "
Chamberlin E A, 481 Ellicott sq "
Chandler E W, 891 Ellicott sq "
Choate & Son, 640 Ellicott sq "
Clancey P J & Son, 891 Seneca "
Colter Ernest C, 217 Mut Life bldg "
Columbia Inv & Real Est Co, 916 Ellicott sq "
Conover R J & Son, 203 D S Morgan bldg "
Cunningham C A, 510 D S Morgan bldg "
Curran C A, 25 Winspear av "
Danforth F L, 309 Mut Life bldg "
de Bock N O, 68 Erie Co Bk bldg "
De Ceu F M, 109A Erie Co Bk bldg "
Deck H L, 624 White bldg "
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Dorrasewicz B, 750 Fillmore av "
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How Hall J & Co, 141 Broadway "
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Ikelheimer J B, 141 Broadway "
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Independent Imp Co, 149 Broadway "
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Isman Felix (Inc), 280 Broadway "
Ittner Realty Co, 836 Westchester av "
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Jones Lyman N, 132 Nassau "
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Kaaterskill Realty Co, 170 Broadway "
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Kassel & Goldberg, 31 Liberty "
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Kellogg John K, 170 Broadway "
Kelly Allen R, 50 Church "
Kelly Oliver, 150 Broadway "
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Kemp Geo Real Est Co, 615 5th av "
Kemp-Jones Realty Co, 949 Ogden av "
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Liederman Realty Co, 38 Park Row "
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Long Island Sound Realty Co, 68 William "
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Massapequa Land Co, 160 Broadway "
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Mathews Albert H, 82 Nassau "
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Maurice Realty Co, 115 Broadway "
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Morgenthau Realty Co, 165 Broadway "
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N Y Central Realty Co, 1328 Broadway "
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N Y Improved R E Co, 25 Broad "
N Y Investors Corp, 176 Broadway "
N Y Mutual R E Assn, 302 Broadway "
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N Y-New Jersey Land Co, 110 W 34th "
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N Y Suburban Land Co, 34 W 33d "
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N Y & Fall River Realty Co, 60 Liberty "
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North Av Land Co, 135 Broadway "
North Central Realty Co, 438 Broadway "
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North River Imp Co, 82 Beaver "
North Shore Realty Co, 146 E 34th "
North Ward Realty Co, 576 5th av "
Northern Realty Co, 1 Liberty "
Norwood Heights Realty Const Co, 922 E Tremont av.
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Nova Realty Co, 200 W 72d "
Noyes Realty Co, 800 1st av "
Nutley Realty Co, 99 Nassau "
Oak Crest Realty Corp, 538 5th av "
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Ottinger N L & L, 31 Nassau "
Ottinger & Bro, 31 Nassau "
Our Realty Co, 814 St Ann's av "
Outlook Realty Co, 38 Park Row "
Owl Realty Co, 1018 2d av "
Oxford Realty Co, 68 William "
Pacific Realty Co, 290 Broadway "
Palisade Realty Co, 203 Broadway "
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Palladium Realty Co, 20 Nassau "
Palmer John, 114 Liberty "
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Parker Realty Co, 95 Liberty "
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Pelham Parkway Realty Co, 2 Rector "
Pelhamdale Land Co, 67 Wall "
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Perkins Maynard C, 1 Madison av "
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Peters Realty Co, 55 John "
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Pettit Franklin, 2 Wall "
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Pierce Realty Co, 20 Broad "
Pilot Realty Co, 121 W 42d "
Pinehurst Realty Co, 92 William "
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Pioneer Real Est Co, 143 Liberty "
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Pleasants B B, 143 W 43d "
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Potter Frederick, 71 Broadway "
Potter & Bros, 135 Broadway "
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Powellton Realty & Const Co, 149 Broadway "
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Rock Realty Co, 116 Nassau "
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Ruland & Whiting, 5 Beekman "
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Rumsey Jas B, 500 5th av "
Rushmore Realty Corp, 38 Park Row "
Rutgers Realty Co, 128 Broadway "
Rutherford Realty Co, 30 Church "
Ryan Cornelius J, 140 W 42d "
Ryawa Realty Co, 165 Broadway "
S C H Realty Co, 464 Grand "
St Albans Terrace Co, 506 Times bldg "
St Clair Realty Co, 49 Wall "
St Francis Realty Co, 90 Wall "
St Nicholas Av Realty Co, 170 Broadway "
St Vrain Realty Co, 71 Broadway "
Salisbury Realty Co, 505 5th av "
Samuel Lewis S, 99 Nassau "
Samuels Martin, 505 5th av "
Sand Realty Co, 200 Broadway "
Sandford & Green, 160 Broadway "
Saranac Realty Co, 50 Pine "
Sawyer Ernest L, 1 Madison av "
Saxe Julian T, 149 Broadway "
Scarsdale Security Co, 16 E 42d "
Schermerhorn A E, 7 E 42d "
Schermerhorn C A, 1288 Broadway "
Schlegel Inv Co, 380 2d av "
Schlesinger & Isenberg, 7 Stanton "
Schmeidler Adolph, 130 Fulton "
Schmeidler Benj 130 Fulton "
Schmeidler Henry, 130 Fulton "
Schmidt Realty & Const Co, 35 Nassau "
Schrenkeisen Martin, 1123 Broadway "
Schuyler Realty Corp, 141 W 41st "
Schwab Realty Co, 206 Broadway "
Schwartz John J, 203 Broadway "
Scotch Realty Co, 2 Walker "
Seaboard Realty Co, 320 5th av "
Seal Realty Co, 130 Fulton "
Seaman Realty Holding Co, 141 Broadway "
Seaport Inv Co, 10 Wall "
Seaside Realty & Imp Co, 200 5th av "
Security Realty Co, 165 Broadway New York City
Seitz Realty Co, 200 E 33d "
Sellwell Realty Co, 115 Broadway "
Selmer Realty Co, 31 Nassau "
Seymour Realty Co, 25 Broad "
Shawmut Realty Co, 280 Broadway "
Sherman H A, 9 Pine "
Shields Co, 1 Wall "
Shopland M A & Co, 750 St Ouen pl "
Shore Acres Realty Co, 146 E 34th "
Shoreham Co, 90 West "
Shubert Holding Co, 1416 Broadway "
Shubert Realty Co, 1416 Broadway "
Shulte Realty Co, 165 Broadway "
Sicard Ernest G, 1328 Broadway "
Sigmund Chas A Realty Co, 1328 Broadway "
Simmons Realty Co, 164 Nassau "
Simmons Realty & Const Co, 110 Centre "
Simonson Geo M, 100 William "
Sinclair Realty Co, 752 Broadway "
Sittenham Wm, 125 5th av "
Sivel Realty Co, 29 Liberty "
Slawson L H, 17 Madison av "
Slavic Realty Corp, 321 E 73d "
Slocum E E, 141 Broadway "
Smadbeck W J, 45 W 34th "
Smith Chas R, 96 Broadway "
Smith F E, 1 Madison av "
Smith Jas Jay Co, 1328 Broadway "
Smith Wm W, 96 Broadway "
Smith & Stewart, 45 William "
Smull Realty Co, 45 Cedar "
Smyth Hugh D, 150 Broadway "
Snell Jos W Realty Co, 200 5th av "
Sobel Leon Co, 1010 Columbus av "
Solmax Realty Co, 135 Broadway "
Solo Realty Co, 29 9th av "
Somerset Inv Co, 150 W 47th "
Somerset Realty Co, 165 Broadway "
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Speranza Realty Co, 309 Broadway "
Spero David, 160 5th av "
Spokane Co, 22 William "
Springfield Realty Co, 290 Broadway "
Spuyten Duyvil R E Co, 35 Wall "
Stadacona Co, 280 Broadway "
Stafford A C, 302 Broadway "
Stag Realty Co, 47 Water "
Stake Albert, 156 Broadway "
Stanley Agcy, 508 Times bldg "
Star Holding Co, 135 Broadway "
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State Realty & Mtge Co, 11 Pine "
Staten Island Homes Co, 49 8th av "
Staten Island R E & Imp Co, 243 Canal "
Stein Edwd, 9 Maiden Lane "
Steinway Park Realty Co, 347 5th av "
Sterling Realty Co, 203 Broadway "
Stern Joseph, 96 Broadway "
Stern Milton, 31 Nassau "
Stern & Saalberg Realty Co, 416 W 45th "
Stetson Realty Corp, 32 Liberty "
Steuben Holding Co, 165 Broadway "
Stewart A T Realty Co, 784 Broadway "
Stewart Lispenard, 31 Nassau "
Stewart Wm R, 31 Nassau "
Stich John, 36 W 34th "
Stine Henry L, 347 5th av "
Stockwell Purser Realty Co, 1358 Broadway "
Strange & Slawson Co, 17 Madison av "
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Stuyvesant R Est Co, 85 Cedar "
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Suburban Dev Co, 510 Times bldg "
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Suburban Inv Co, 108 Fulton "
Suburban Realty Assn, 255 W 23d "
Subway Realty Co, 165 Broadway "
Suffolk Hills Co, 49 Wall "
Sullivan Realty Co, 509 Willis av "
Sullivan Timothy D, 39 E 42d "
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Summit Realty Co, 55 Liberty "
Supreme Realty Co, 135 Broadway "
Surety Realty Co, 100 Broadway "
Sussex Realty Co, 24 Broad "
Sutphin W L, 170 Broadway "
Suydam Lambert, 25 Pine "
Suydam Lambert jr, 25 Pine "
Swedish-Am Realty Co, 1 E 42d "
Sweezy Realty Co, 150 Nassau "
Swetland Realty Co, 239 W 39th "
Sykes Chas S, 165 Broadway "
Swift Judson R, 5 E 42d "
Sykes Realty Corp, 165 Broadway "
Tailer Edwd N, 99 Franklin "
Taliaferro W T, 258 Broadway "
Tasker-Halsted Realty Co, 154 Nassau "
Tatham Realty Co, 30 Broad "
Tautog Realty Co, 25 Broad "
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Taylor Bros, 5 E 42d "
Taylor S J, 2427 Jerome av "
Temple Court Co, 5 Beekman "
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Terminal Supply Co, 170 Broadway "
Terra Firma Realty Co, 206 Broadway "
Tetragon Co, 52 William "
Teutonia Imp Co, 204 West End av "
Thal Realty Co, 320 Broadway "
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Thompson G S & F R, 500 5th av "
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Toch Realty Co, 320 5th av "
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Tomahawk Realty Co, 160 Broadway "
Tonnele-Martin Realty Co, 149 Broadway "
Tourneur Realty Co, 299 Broadway "
Towamensing Realty Co, 27 William "
Townsend-Odell Co, 47 W 34th "
Trablime Realty Co, 4077 Park av "
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Treacy R S & Son, Times bldg "
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Tremont Av Land Co, 27 William "
Tremont Inv Co, 1901 Bathgate av "
Treupel-Shaw Realty Co, 7 E 42d "
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Unionport Realty Co, 115 Broadway "
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Umanna Home & Realty Co, 131 Bleecker "
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Valhalia Realty & Imp Co, 132 Nassau "
Valley Forge Realty Co, 60 Liberty "
Valley Stream Realty Co, 506 Times bldg "
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Breese & Rosseau, 257 Broadway "
Buckey Edward, 4 State "
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Colby W J, 5 E Sunnyside "
Comeskey & Morier, 7 1st, Lans "
Crowley Alonzo J, 9 King "
Donnelly & O'Connell, 14 State "
Dorlon Philip S, 353 River "
Egan M E & Co, 8 Keenan bldg "
Hawley J C, 207 State Bk bldg "
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Lancaster Realty Co, 51 River "
McCarthy Chas, 315 River "
McKenna Edward J, 128 1st "
Mullen Wm P, 17 1st "
Shumway Wm H, 809 2d av, Lans "
SPRY T W & CO, 15 and 16 Wotkyns Blk "
Tobin Jas K, 1738 2d av "
Winslow J H & Son, 12 State "
Dusenberry Chas jr (Westchester Co) Tuckahoe
Helmecke Otto "
Hillebert Jas E "
Lewis Benjamin "
Matthews S A "
Munao Domenico "
Riley & Co "
Tasker-Halstead Real Est Co "
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Belknap C H (Otsego Co) Unadilla
Fluckinger A "
Van Cott C H "
Wikey C H "
York M D "
Humphrey A Ray (Broome Co) Union
Le Barrow J E "
Abrams Stetson Realty Co, 55 Martin bldg (Oneida Co) Utica
Baechle-Clark Co, 6 Blandina "
Boff C C, 5 Arcade "
Cafarelli Angelo, 734 Bleecker "
Clark B A & Son, 190 Genesee "
Cloyes T B & Co, 849 Genesee Utica
Cohen Simon, 143 Mary "
Comstock Arthur, 4 Stewart bldg "
Condon Realty Co, 166 Genesee "
Crescent Real Est & Inv Co, 75 Arcade "
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Dowd John, 57 Arcade "
Dunn Timothy E, 861 Bleecker "
Evans John T, 7 Arcade "
Hone F S, City Nat Bank bldg "
Horn H V D & Son, 27 Arcade "
Ireland Frank H, 115 Genesee "
Jackson Thos S, 27 Stewart bldg "
James A W, 23 Stewart bldg "
Jones Wm D, 26 Arcade "
Kilkenny Chas, 10 Arcade "
Klages Herman A, 513 Columbia "
Knapp Frank W, 3 Arcade "
McGarrity Jas H, 2 Mann bldg "
Morrill John, 1 Stewart bldg "
Pitcher Geo J, 16 Arcade "
Prytherch Robt W, 36 Gardner bldg "
Reynolds Geo A, 20 Arcade "
Saltzburg Alex, 76½ Whitesboro "
Utica Real Est Co, 84 Arcade "
Van Baasten Leonard, 31 Stewart bldg "
Victory Henry H, 53 Arcade "
Walk E M, 19 Stewart bldg "
Watson Wm H, 240 Genesee "
Werthman F A, 149 3d av "
Weston Wm H, 19 Arcade "
Wetzel Saml W, 24 Gardner bldg "
Gent Edward (Columbia Co) Valatie
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Hartman A "
Smith Wm jr "
Bull E (Kings Co) Vanderveer
Corbin J R Co "
Cummings J J "
Germania Real Est & Imp Co "
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Glazier Cyrus E, 106 Washington "
Goodale Henry P, 8 Paddock bldg "
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Inglehart & Fuller, 15 Franklin Arcade "
Mains John, 228 Coffeen "
Ogsbury W D, 14 Cleveland bldg "
Paddock F S, 1 Paddock bldg "
Pawling & Owens, 16 Taggart bldg "
Rider C W, 527 Center "
Riggs C D, 116 Franklin "
Shepard Wm J, 3 Fowler bldg "
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Watertown Land Co, 16 Taggart bldg "
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Johnstone S M "
Simonson F "
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Davis Roswell (Suffolk) Yaphank
Abrahams & Goodhart, 307 Philipsburg bldg (West Chester Co) Yonkers
American Real Est Co, Elevator bldg "
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Courtney J T, 20 Warburton av "
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Curran J Frank, 28 S Bdway "
Daniell & Pagan, 2 Hudson "
Eckes Fredk W, 30 Thurman "
Edie Realty Co, 14 Getty sq "
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Fitch R W, 506 Philipsburg bldg "
Gahagan J C, 202 Kleinert bldg "
Garrison & Becket, 62 Warburton av "
Gaul Christian, 23 N Broadway "
Gaul & Bell, 23 N Broadway "
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Gerbereux Co, 369 S Broadway "
Goldberg Jos E, 572 S Broadway "
Hanifin J W, 695 Nepperhan av "
Harriman Chas, 12 Odell av "
Heinrichs Theo R, Radford bldg "
Hewison Geo W, 504 S Broadway "
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Homesite Realty Co, 110 Saw Mill River rd "
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Jenkins J Foster, 3 Palisade av "
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Nepperhan Valley Realty Co, 36 Warburton bldg "
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Newman Lewis N, Philipsburgh bldg "
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Stewart David, Van Cortlandt ter "
Sweeney Joseph H, 1 Bell pl "
Swinton Robert, 2 Prospect "
Thew M E, 165 Warburton av "
Thomson Bros, 80 Main "
Truman Mattie E Mrs, 4 Hearst "
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Valentine Dudley F, 7 Getty sq "
Valley Farms Co, 301 Yonkers av "
Van Ness Bros, 44 Warburton av "
Van O'Linda H P, 15 Warburton av "
Wallace Wm J, 121 Elm "
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Warburton Rlty Co, 67 Warburton "
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Waring O B, 14 Getty sq "
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NATURAL-GAS: COAL: SPLENDID FARM LANDS.
References: Dun, Bradstreet or Canadian Bank of Commerce

NORTH CAROLINA.

CAPITAL, RALEIGH.

Population of State, 2,206,287.
(U. S. Census, 1910.)

North Carolina, one of the thirteen original states, was settled by emigrants from Virgina in 1650 at Albemarle and received a charter in May, 1663. It adopted a state constitution in December, 1776, and ratified the constitution of the United States November 21, 1789. The new state constitution was framed by a convention in 1868 and ratified by the people in April of the same year. The state was re-admitted into the Union by act of Congress June 25, 1868. It is included nearly between the parallels 34 degrees and 36½ degrees north latitude, and between the meridians 75½ degrees and 84½ degrees west longitude, and is bounded on the north by Virginia, east by the Atlantic Ocean, south by South Carolina, and west by Tennessee. Its topography may be best conceived by picturing to the mind's eye the surface of the state as a vast declivity, sloping down from the summits of the Smoky Mountains, an altitude of nearly 7,000, to the level of the Atlantic Ocean. This slope is made up of three wide extended terraces, the first a high mountain plateau, distinguished as the Western or Mountain section; the second, a submontane plateau, distinguished as the Middle section, or the Piedmont Plateau region; the third, the Atlantic plain, distinguished as the Low Country or the Coastal Plain region, and that part from the head of the tides downward as the Tidewater section. The Mountain section is sharply and distinctly defined and embraces about twenty of the western counties. The average elevation is approximately 4,000 feet in the central portion, while it drops to 3,000 feet in the northern and southern borders. Seen from the east, the mountains present the aspect of a steep escarpment springing suddenly from the Piedmont plateau to an altitude of from 2,000 to 3,000 feet above it. However, the gaps are lower and afford easy access. From the west, the appearance is more like a low and undefined ridge, with occasional elevations to mark its course.

The western boundary is a long chain known as the Iron, the Smoky and the Unaka mountains, forming the dividing line between North Carolina and Tennessee. The erea of this plateau is 6,000 square miles, and contains the heaviest masses and the highest summits to be found in all the territory of the United States east of the Rocky Mountains; it is also the source of many large rivers, which radiate to the Atlantic and to the Gulf as the tributaries of the Mississippi.

The general contour of the mountains is gentle, the summits generally presenting rounded outlines, but occasionally rising into picturesque peaks and cliffs. The mountains are covered with deep, rich soil and clothed with massive hardwood forests almost to their tops, where grass and shrubbery abound in the absence of trees. The valleys are extremely fertile and afford the most profitable farming areas of the region. The gentle slopes are responsive and produce timothy and other grasses; apple and peach orchards and vineyards thrive, producing extra large, highly colored and richly flavored fruits; corn, wheat, rye, barley, buckwheat, white potatoes, cabbage and all other vegetables are easily produced.

It is a high, cool, picturesque region—a typical resort country; a land of springs of pure cold water, of fruits and blooming flowers, without a rival in scenic beauty in eastern America.

The Piedmont Plateau comprises more than one-third of the landed portion of the state. In passing into it a change is at once noted in its topography, its production and its industrial pursuits. It is the great general farming region; agriculture in all its forms, stock raising, dairying, corn, wheat, cotton, tobacco, grasses, clover, fruits and vegetables all find congenial environment in soil and climate, and form the remunerative occupation of the majority of its citizens. It is dotted with thriving villages and towns; its homes indicate a high decree of thrift and comfort. It is the region of the greatest development in the manufacturing of cotton and wool and the production of furniture; it is here that the greatest available water powers exist and where they are harnessed and trained to turn machinery in the production of power and lights. It is here that the cotton fields surround the factory; the sheep browse upon the hills about the woolen mills; the forests surround the furniture factory. It is the great industrial region of the state, because it embraces greater diversity of interest than any other.

The Coastal Plain, stretching from the seashore into the interior of the country for nearly 200 miles, comprises practically one-half of the landed area of the state, and its eastern fields have just enough elevation to aid in its drainage.

The soil is composed of clay, silt and sand; here one and there another of these characters predominating. Sandy loam, silty loam and clay sub-soils are most common. For their appearance, the eastern soils are perhaps the most productive on the Atlantic seaboard. But its great value is in the production of early vegetables and fruits for shipment to the great marts but a few hours to the northward. The season follows closely upon that of Florida, and finds the market

For Index to Advertisers see page 14

NORTH CAROLINA
SHOWING ALL RAILROADS, CITIES, TOWNS AND PRINCIPAL VILLAGES.
SCALE OF STATUTE MILES.
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72 MILES TO THE INCH
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161 South Garey Ave.
Pomona, - - Calif.

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(See adv. in Real Estate Dealers, California)

a few weeks in advance of the lands in the Virgina and Maryland tidewater regions. This fact is of immense value and has been the foundation of many of the fortunes made in the region during the last twenty years.

Besides the values in soil and climate, the region on the waters along the coast and on the shores of the sounds and bays abounds in fish, oysters and game. The forests are also still of great value.

The metalliferous ores of the state comprise iron, copper, silver and gold. There are several hundred known bodies of merchantable iron ore; there are as many of copper; silver is more sparsely found, and but half a dozen places show this ore in workable form. There are more than 300 gold-bearing ore bodies already located, and every few days othres are added to the list.

The economic minerals of the state are another source of great wealth. The leading ones are corundum, mica, talc, monazite, zircon, garnet and kaolin; these are merchantable and yield good returns. Besides, there are 200 other minerals found in the state.

North Carolina, climatically, is naturally divided into three regions—the three already described as Mountain, Piedmont and Coastal Plain. The effect of the prolongation of the latter into the Atlantic is to give the climate of the region a marine character, the effect of the presence of the sea being to lessen the changes in temperature both diurnal and seasonal, and to increase the amount of precipitation, which is pretty evenly distributed throughout the four seasons of the year. This is of great importance in the production of early truck and fruits.

On the other hand, in the mountains the influence of elevation predominates; the summers are cooler, the winters more severe than in the east, but mild in comparison with the middle northern states; the dryness of the air renders the region salubrious.

Intermediate between these regions, in the Piedmont Plateau, may be found all gradations of the climate of the two. The climatic conditions here favor the growth of a great variety of crops, as cotton, tobacco, corn, small grain, and almost every known vegetable and fruit.

The mean temperature of the state is 59 degrees F.; and by season: Spring, 58 degrees; Summer, 76 degrees; Autumn, 60 degrees; Winter, 42 degrees. January is the coldest of the year, 31 degrees, and July is the warmest, 81 degrees.

The normal average precipitation for the state is 52 inches; the mountain region, 53 inches; the Piedmont Plateau, 48 inches; the Coastal Plain, 54 inches. The rainfall is uniformly distributed throughout the year, and during those months when crops require abundant moisture the amount received is greatest. The spring opens in the state in April; on the extreme eastern coast March 1st; in the heart of the mountains, May 10th. No killing frosts before the last half of October and no real winter before the last of December or first of January.

POPULATION OF INCORPORATED CITIES, TOWNS AND VILLAGES—U. S. CENSUS 1910.

Abbotsburg	159	Bethel	469	Cedar Falls	222
Aberdeen	794	Big Lick	162	Cerro Gordo	323
Advance	283	Biltmore	173	Chadbourn	1,242
Ahoskie	924	Biscoe	265	Chapel Hill	1,149
Albemarle	2,116	Black Creek	219	Charlotte	34,014
Alexander	118	Black Mountain	311	Cherry	76
Alexis	110	Bladenboro	276	Cherryville	1,153
Almond	98	Blowing Rock	261	China Grove	852
Andrews	936	Boardman	796	Chocowinity	127
Angier	221	Bonsal	85	Claremont	297
Ansonville	486	Boone	179	Clarendon	147
Apex	681	Boonville	282	Clarkton	276
Archdale	145	Bostic	209	Clayton	1,441
Arden	151	Brevard	919	Cleveland	426
Asheboro	1,865	Bridgersville	50	Clinton	1,101
Asheville	18,762	Bridgeton	348	Clyde	344
Atlantic	524	Broadway	149	Coates	169
Aulander	543	Brookford	725	Colerain	189
Aurora	440	Bryson	612	Collettsville	80
Autryville	77	Buies	66	Columbia	848
Ayden	990	Buies Creek	249	Columbus	122
Baileys	195	Burgaw	956	Concord	8,715
Bakersville	416	Burlington	4,808	Conetoe	158
Bath	283	Burnsville	422	Conover	421
Battleboro	211	Cameron	259	Contentnea	246
Bayboro	370	Candor	160	Cornelius	833
Beargrass	56	Canton	1,393	Council	74
Beaufort	2,483	Caroleen	1,892	Cove City	308
Belhaven	2,863	Carthage	863	Creedmoor	324
Belmont	1,176	Cary	383	Creswell	329
Benson	800	Castalia	219	Cronly	289
Bessemer City	1,529	Catawba	222		

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Crouse	175
Cumberland	300
Dallas	1,065
Davidson	1,056
Denton	320
Denver	282
Dillsboro	277
Dobson	360
Dover	737
Dudley	164
Dunn	1,823
Durham	18,241
East Bend	522
E Kings Mountain	383
East Laurinburg	577
East Lumberton	881
East Spencer	1,729
Edenton	2,789
Edwards	171
Elizabeth City	8,412
Elizabethtown	117
Elk Park	377
Elkin	886
Ellenboro	293
Elm City	590
Elon College	200
Enfield	1,167
Enochville	81
Eureka	162
Everetts	146
Evergreen	248
Fairbluff	441
Fairmont	730
Faison	519
Falkland	132
Farmville	816
Fayetteville	7,045
Forest City	1,592
Forestville	137
Fountain	189
Four Oaks	329
Franklin	379
Franklinton	809
Fremont	951
Fuquay Springs	127
Garner	284
Garysburg	169
Gastonia	5,759
Gatesville	203
Germanton	154
Gibsonville	1,162
Glen Alpine	308
Glenwood	119
Godwin	102
Gold Hill	304
Gold Point	126
Goldsboro	6,107
Goldston	240
Graham	2,504
Granite Falls	381
Granite Quarry	363
Greensboro	15,895
Greenville	4,101
Grifton	291
Grimesland	330
Grover	209
Halifax	314
Hamilton	452
Hamlet	2,173
Hardin Mills	230
Harrellsville	48
Hayesville	98
Haywood	162
Hazlewood	428
Henderson	4,503
Hendersonville	2,818
Henrietta	1,856
Hertford	1,841
Hickory	3,716
High Point	9,525
Highlands	487
Highlands	267
Hildebran	140
Hillsboro	857
Hobgood	165
Hoffman	175
Holly Springs	261
Hookerton	204
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Huntersville	591
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Jackson	527
Jacksonville	505
Jamesville	398
Jason	60
Jefferson	184
Jonesboro	799
Keelsville	85
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Kenansville	270
Kenly	726
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Keyser	170
Kings Mountain	2,218
Kinston	6,995
Kittrell	242
La Grange	1,007
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Madison	1,033
Magnolia	653
Maiden	664
Manly	220
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Mapleton	52
Margaretsville	107
Marion	1,519
Marlboro	225
Mars Hill	301
Marshall	802
Marshville	499
Matthews	396
Maxton	1,321
Mayodan	874
Maysville	345
Mebane	693
Merry Oaks	769
Micro	74
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Middlesex	467
Milton	419
Mineral Springs	86
Mint Hill	194
Mocksville	1,063
Moncure	100
Monroe	4,082
Montezuma	254
Mooresboro	198
Mooresville	3,400
Morehead City	2,039
Morganton	2,712
Morrisville	151
Mortimer	261
Morven	498
Mount Airy	3,844
Mount Gilead	723
Mount Holly	526
Mount Olive	1,071
Mount Pleasant	753
Mount Tabor	418
Mountain Island	347
Murfreesboro	809
Murphy	977
Nashville	750
Nebo	160
New Hill	95
New London	312
Newbern	9,961
Newport	321
Newton	2,316
Newton Grove	73
North Wilkesboro	1,902
Norwood	928
Oak City	251
Old Fort	778
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Oriental	645
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Robbinsville	122
Roberdel	422
Robersonville	616
Rockingham	2,155
Rocky Mount	8,051
Rocky Mount Mills	480
Rolesville	170
Roper	819
Rose Hill	364
Roseboro	183
Rosman	145
Rowland	787
Roxboro	1,425
Roxobel	491
Royall Cotton Mills	437
Rutherfordton	1,062
St. Paul	419
Salem	5,533
Salisbury	7,153
Saluda	235
Sanford	2,282
Saratoga	136
Scotland Neck	1,726
Seaboard	280
Selma	1,331
Shallotte	139
Sharpsburg	121
Shelby	3,127
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Smithfield	1,347
Snow Hill	450
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Deeds and other conveyances which for the want of some formal requirement flaw in their acknowledgment and which were recorded heretofore, and concerning which their legality might be questionable, are validated by Act Feb. 1, 1907.

ALIENS.—Aliens have all the rights of citizens regarding real property and may take, hold, convey and dispose of the same by will or otherwise.

ASSIGNMENTS.—Debtors may execute assignments, mortgages or deeds of trust, making preferences amongst their creditors. Upon execution of voluntary deed of trust or deed of assignment all debts of the maker become immediately due and payable. The assignor or trustor must file a verified schedule of all preferred debts in the office of the clerk of the Superior Court within five days after registration of deed, stating name of preferred creditor, amount due each, when contracted, and consideration. A failure on his part to do so renders the deed invalid. (Bank vs. Gilmer, 116 N. C. Rep. 684; 117 N. C. R. 416; Glanton vs. Jacobs, 117 N. C. Rep. 827.) The trustee or assignee must file verified and complete inventory in office of clerk within ten days after the possession or discovery of the asset. If he fails to act, the court will appoint another. The Superior Court clerk, upon creditors' petition, may remove insolvent trustee or assignee and appoint another, unless such insolvent trustee or assignee gives bond in double the value of the property. Such appointee or clerk must give such bond. An assignee or trustee shall not sell any property within ten days from registration unless it is perishable, when he may follow the authority of the deed. The trustee or assignee must file with the clerk every three months verified account of receipts and disbursements. He shall file his final account within twelve months, unless for good cause shown the clerk extends the time. All creditors must file with the clerk, before receiving payment of any amount from the trustee or assignee, verified statements of their claims, showing that they "are justly due, after allowing all credits and offsets to the best of their knowledge and belief." False swearing in this matter by creditor is made a misdemeanor. Trustee failing to file inventory or return, or failing to observe any of the foregoing provisions, is guilty of misdemeanor. Trustee, after deducting necessary costs, pays, (1) debts which are a lien upon any of the trust property, (2) wages due workmen for work within three months before assignment, (3) other debts equally rateable.

ATTACHMENTS.—Attachments may issue against the property of a nonresident debtor, or one who has departed from the state to defraud his creditors or to avoid the service of a summons, or keeps himself concealed therein with like intent; or against a foreign corporation, or if such person or corporation has removed, or is about to remove, any of his or its property from this state with intent to defraud his or its creditors, or has assigned, disposed of, or secreted, or is about to assign, dispose of, or secrete any of his or its property with the like intent, whether such debtor is a resident of this state or not. The creditor procuring warrant of attachment must, at the time, file affidaavits in the clerk's office, or before a justice of the peace, if the warrant is taken out in his court, stating the grounds on which the warrant of attachment is asked. The creditor is also required to give good bond and security for costs and damages in case the proceeding by attachment is wrongful or oppressive.

DEEDS.—A scroll answers for a seal. Deeds must be acknowledged, or

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proved by one or more witnesses, and recorded within two years in the county where the land is.

HOMESTEADS.—Every resident of the state is entitled to a homestead of the value of one thousand dollars, and personal property of the value of five hundred dollars as a homestead and property exemption. Homestead exempt while owned and occupied by homesteader, but when conveyed prior liens attach. Another homestead may be allotted to the party.

INTEREST AND USURY.—The legal rate is six per cent per annum. Knowingly taking or receiving more than six per cent per annum forfeits the whole interest and renders the party so receiving the usurious interest liable to payment of twice the sum received in excess of six per cent, to be recovered in an action of debt.

JUDGMENTS.—A judgment of the Superior Court is a lien upon the lands of the debtor from the time of rendition of same. This lien continues ten years. Before execution can issue from that court to any county the judgment must be docketed there. After docketing his judgment the creditor by proceedings similar to partition may have the portion of the judgment debtor in real estate held in common with others set aside and sell the excess over homestead in such portion.

MARRIED WOMEN.—The property, real and personal, of a married woman, whether acquired before or after marriage, is her separate property and is not liable for the debts or obligations of her husband. Marriage settlements are invalid as against creditors existing at the time of making the same. Her husband is not liable for her debts, contracts, or wrongs made or committed before marriage. She cannot make contracts without her husband's written consent, except for necessary personal expenses, or for the support of the family, or in payment of ante-nuptial debts, unless she is a free-trader. A wife abandoned by her husband may contract and bind her separate estate. The savings from the income of the separate property of the wife belong to her. She may make a will, provided she does not deprive her husband of his curtesy, and may convey her property with his written consent. Devises and bequests of lands and personal property by a married woman to her husband shall be null and void if she thereafter becomes insane, or if a divorce is decreed between the parties. She may insure his life for her benefit, if the premium does not exceed three hundred dollars. The 1911 law provides that, except in certain contracts between herself and her husband which are required to be in writing, a married woman may contract with reference to her real and personal property the same as if she were unmarried; but a conveyance of her real estate requires the written assent of her husband, and the acknowledgment must show that she was examined separate and apart from her husband.

FORM OF DEED.

State of North Carolina,
.....County.

This deed, made this.....day of....., 19...., by..... and....., his wife, of.....County, and State of..... to....., of.....County, and State of..... Witnesseth, that said.....and....., in consideration of.....dollars, to them paid by....., the receipt of which is hereby acknowledged, have bargained and sold, and by these presents do bargain, sell and convey to said .....and his heirs a tract of land, described as follows (describe property). To have and to hold the aforesaid tract of land and all privileges and appurtenances thereto belonging to the said.....and his heirs and assigns, to their only use and behoof. And the said.....and.....covenant that they are seized of said premises in fee, and have right to convey the same in fee simple; that the same are free from all incumbrances, and that they will warrant and defend the said title to the same against the claims of all persons whatsoever.

In testimony whereof, the said.....and.....have hereunto set their hands and seals, the day and year above written.

Attest: .....(Seal.)
(Two witnesses.) .....(Seal.)

The acknowledgment must be substantially as follows:

State of.....
.....County.

I, (here give the name of the official and his official title) do hereby certify that (here give name of grantor, and if acknowledged by wife, her name, and add: his wife) personally appeared before me this day and acknowledged the due execution of the foregoing (or, annexed) deed of conveyance (or other instrument); and (if the wife is a signer) the said (here give the wife's name) being by me privately examined, separate and apart from her said husband, touching her voluntary execution of the same, doth state that she signed the same freely and voluntarily, without fear or compulsion of her said husband, or any other person, and that she doth still and voluntarily assent thereto. Witness my hand and (when an official, seal is required by law) official seal, this (day of month), A. D. (year).

.....Sig. of Official.

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Moses Hosea (Jackson Co) Tuckasiegee
Flowers C A (Pamlico Co) Vandemere
Britton J L (Columbus Co) Vineland
Lewis D J "
Lewis E D "
Phillips W H "
Thompson J G "
Williamson J R "
Caudle T L (Anson Co) Wadesboro
Gulledge J W "
Robinson & Caudle "
Hairston & Rogers (Stokes Co) Walnut Grove
Terrell Wm (Warren Co) Warren Plains
Allen P H (Warren Co) Warrenton
Boyd R B "
Boyd W B "
Gardner J M "
Kerr J H "
Macon Hal T "
Bragow Wm & Co (Beaufort Co) Washington
Grimes Real Estate Co "
Harding H E & Son "
Moss B G "
Bass & Withers (Haywood Co) Waynesville
Councill I L "
Ferguson James W "
Howell Alder jr "
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Davis J W "
Clark Ed T (Halifax Co) Weldon
McDaniel W E (Columbus Co) Whiteville
Moffit & Williamson "
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Godard J G (Martin Co) Williamston
Martin County Real Estate Co
Burkheimer W L & Co (New Hanover Co) Wilmington
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Reilly James O "
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Boykin D S (Wilson Co) Wilson
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Stronach & Daughtridge "
Townsend R E "
Askin E S (Bertie Co) Windsor
Freeman J W "
Gatlin E L "
Dunn James S (Forsyth Co) Winston-Salem
Dwire G F "
Follin Co The "
Foltz & Spaugh "
Franklin W E "
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Johnson C E Realty Co "
Miller Real Estate Co "
Money R H "
Montague H "
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Patterson J Lindsey "
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NORTH DAKOTA.

CAPITAL, BISMARCK.

Population of State, 577,056.
(U. S. Census, 1910.)

Dakota was organized as a territory March 2, 1861, and was divided into the two states of North and South Dakota on November 2, 1889. It extends from 46 degrees to 22 inches 30 feet to 104 degrees west longitude and is bounded on the north by the British possessions, on the west by Montana, on the east by Minnesota and on the south by South Dakota. It is 212 miles in length, has an average breadth of 340 miles, and comprises an area of 72.312 square miles.

The climate of North Dakota is much more pleasant than it is generally thought to be by those who have not experienced it or consulted statistics on the subject. The popular belief that the winters are of arctic severity is not warranted by the meteorological records that have been kept in the state for the past 40 years. From these records it is found that the average or mean temperature of the state is 39 degrees and that the monthly mean temperature ranges from 3 degrees in January to 70 degrees in July. The extreme maximum temperature ranges from 101 degrees to 110 degrees and the extreme minimum from 34 degrees below zero to 55 degrees below; but it is not to be supposed that such readings are often recorded or that the extremes are of long duration. From the fact that the humidity or moisture in the air is always low, these periods of extreme heat or cold are not accompanied by the discomfort or distress that is experienced in the seaboard states. The mean annual precipitation is slightly over 17 inches, varying from about 13 inches in the south central portion to 20 in the northern and northeastern and 26 in the eastern and southeastern. November is the month of least precipitation, while June has the greatest, followed next in order by May and July. The time of occurrence of the first killing frost is from August 12 to September and of the last killing frost in the spring from March 17 to June 8.

The prairies of North Dakota are covered with a rich, dark drift of alluvial loam, from one to four feet deep, under which is a clay subsoil, which has the property of holding moisture to a wonderful degree, and giving it out as needed for the growing crops. It contains a practically inexhaustible supply of the soil ingredients most valuable for agriculture, namely: soluble silica, lime, potash, phosphoric acid, nitrogen and vegetable humus. There is no better soil in the world for general farming purposes and none so well adapted for the raising of wheat and other small grains.

A large part of the surface of North Dakota is underlaid with veins of lignite coal, which is cheaply mined, and, while inferior to bituminous coal, makes good domestic fuel and is of great advantage to the settlers in this country. Along the Missouri river there is considerable good timber in the bottoms and there are narrow strips of timber along the Little Missouri. In some parts of the state, especially around Devil's Lake and in the Turtle Mountains, there are small bodies of oak timber, and in some sections west of the Missouri river oak groves are found in the valleys.

North Dakota has an assessed valuation of $278,622,164; an actual property valuation of $1,114,488,656; a per capita wealth of $1,931, the largest of any state in the Union; manufactured products worth $19,150,000 in 1909; more than 5,000 miles of fully equipped railway in operation, an actual railway valuation of $161,000,000 and more than 1300 miles of railway projected, surveyed or in courses of construction. There are 5,907 schools with an enrollment of 156,071 pupils, and employing 7300 teachers. The state has a school and institutional land grant worth $64,000,000 and expended $5,000,000 on its schools in 1910. It has an arable land surface of more than 40,000,000 acres; 64,442 farms with an average

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GRAND FORKS AND FARGO, NORTH DAKOTA

[See adv. p. 7]

per farm of 333 acres and has 13,042,173 acres actually under cultivation. It raised in 1909, 86,247,800 bushels of wheat, 47,689,827 bushels of oats, 21,029,388 bushels of barley, 7,644.459 bushels of flax, 314,777 tons of tame and 1,889,176 tons of wild hay. It has 33,000 square miles of land underlaid with 500,000,000,000 tons of lignite coal of a high quality, and of which over 500,000 tons were mined by 900 men from 100 mines in 1910. It has natural gas for illuminating and industrial purposes, cement deposits, and clay suited for pressed brick, fire brick and pottery. There are 560 state and 148 National banks with a total capital of $12,910,092, surplus and undivided profits $5,451,473.86 and deposits of $58,815,292.85. In the 22 years that have elapsed since the state was admitted to the Union there has been crowded an actual accomplishment in upbuilding and civilization which has not been surpassed in many states which have had the advantage of a century-old state organization. From wild and unexplored prairies has been evolved the well-ordered and inteligent organization of a settled society, carrying with it all the intricate details of modern civilization. Cities, towns and villages have sprung up, as if by magic, wherever the sturdy initiative of the pioneer has blazed the way. Schools and churches attest by their presence all over the land the spiritual and intellectual progress of the people; and everywhere the signs of a virile growth are in abounding evidence.

POPULATION OF INCORPORATED CITIES, TOWNS AND VILLAGES. U. S. CENSUS 1910.

Abercrombie	299	Dunseith	478	Lansford	456
Adams	338	Eckman	84	Larimore	1,224
Ambrose	320	Edgeley	749	Leeds	682
Anamoose	669	Edinburg	300	Lehr	182
Aneta	654	Edmore	344	Lidgerwood	1,019
Antler	342	Egeland	266	Linton	644
Ardoch	271	Ellendale	1,389	Lisbon	1,758
Ashley	682	Enderlin	1,540	Litchville	484
Balfour	399	Esmond	353	Ludden	109
Bartlett	120	Fairdale	140	McClusky	517
Barton	202	Fairmont	387	McHenry	398
Bathgate	328	Fargo	14,331	McVille	310
Beach	1,003	Fessenden	713	Maddock	374
Berlin	137	Finley	516	Mandan	3,873
Berthold	454	Flaxton	301	Mapleton	207
Binford	275	Forbes	221	Marmarth	790
Bisbee	444	Forest River	233	Max	285
Bismarck	5,443	Forman	352	Maxbass	240
Bottineau	1,331	Fullerton	206	Mayville	1,070
Bowbells	651	Gardena	119	Medina	343
Bowdon	302	Garrison	406	Merricourt	78
Bowman	481	Glenburn	268	Michigan City	449
Brinsmade	203	Glenn Ullin	921	Milnor	641
Brocket	186	Goodrich	410	Milton	410
Buffalo	241	Grafton	2,229	Minnewaukon	510
Cando	1,332	Grand Forks	12,478	Minot	6,188
Canton	115	Granville	455	Minto	701
Carpio	257	Great Bend	191	Mohall	493
Carrington	1,217	Hague	183	Monango	238
Casselton	1,553	Hamilton	213	Mylo	98
Cathay	225	Hankinson	1,503	Neche	528
Cavalier	652	Hannaford	340	Nekoma	120
Cayuga	175	Harvey	1,443	New Salem	621
Churches Ferry	457	Hatton	666	Newborg	102
Cogswell	418	Havana	387	Niagara	157
Columbus	225	Hebron	597	Nome	218
Conway	184	Hettinger	766	Noonan	153
Cooperstown	1,019	Hillsboro	1,237	North Minot	432
Courtenay	539	Hoople	175	Northwood	769
Crary	279	Hope	909	Oakes	1,499
Crosby	206	Hunter	365	Omemee	332
Crystal	376	Inkster	353	Osnabrock	253
Davenport	226	Jamestown	4,358	Overly	182
Dazey	265	Kenmare	1,437	Page	479
Deering	150	Kensal	456	Palermo	177
Devils Lake	5,157	Kermit	108	Park River	1,008
Dickey	187	Knox	330	Pembina	717
Dickinson	3,678	Kramer	181	Perth	221
Dogden	320	Kulm	645	Petersburg	353
Donnybrook	297	Lakota	1,023	Pisek	312
Douglas	171	Lamoure	929	Plaza	224
Drake	348	Langdon	1,214	Partal	491
Drayton	587	Lankin	341	Portland	561

The National Real Estate Journal is the whole thing in real estate circles. If you want to know anything about real estate, about prices, persons or places, read the National Real Estate Journal.
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Grand Forks
Minot
Jamestown
Valley City
Devils Lake
Crookston
Wahpeton
Dickinson
Williston

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REAL ESTATE
FARM LANDS
INVESTMENTS

Ray	436	Sharon	304	Underwood	422
Reeder	198	Sheldon	358	Upham	296
Reynolds	412	Sherwood	328	Valley City	4,606
Richardton	647	Sims	86	Velva	837
Rock Lake	194	Souris	267	Verona	235
Rolette	408	Stanley	518	Wahpeton	2,467
Rolla	587	Starkweather	246	Walhalla	592
Rugby	1,630	Steele	500	Washburn	657
Ruso	141	Strasburg	273	West Hope	592
Russell	161	Sykeston	276	White Earth	264
Rutland	224	Tagus	105	Williston	3,124
Ryder	338	Thorne	106	Willow City	623
St. John	424	Tioga	203	Wilton	437
St. Thomas	513	Tolley	250	Wimbledon	571
Sanborn	390	Tobna	209	Wishek	432
Sarles	346	Tower City	452	Wyndmere	439
Sawyer	327	Towner	691	Zeeland	193
Scranton	214				

COMMISSIONERS OF DEEDS FOR NORTH DAKOTA RESIDENT IN OTHER STATES AND COUNTRIES.

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LIST OF COUNTY OFFICERS.

County.	County Seat.	Clerk of Court.	Register of Deeds.	Treasurer.
Adams	Hettinger	A. O. Brown	O. A. Jacobson	G. N. Burnson
Barnes	Valley City	C. H. Olsby	O. M. Roe	H. F. Halverson
Benson	Minnewaukan	Geo. Duncan	O. A. Skarsten	Nels Dokken.
Billings	Medora	P. W. Lebo	G. E. Burgess	J. E. Arnold.
Bottineau	Bottineau	M. Johnson	A. F. Peterson	H. D. Convis.
Bowman	Bowman	J. E. Guldemann	J. A. Sather	F. T. Irons.
Burke	Bowbells	W. C. Martin	Geo. Hanson	C. P. Olson.
Burleigh	Bismarck	Chas. Fisher	J. F. Fort	C. R. Kositzky.
Cass	Fargo	E. C. Geary, Jr	G. A. Fraser	E. Gilbertson.
Cavalier	Langdon	C. S. Robertson	A. Pinkerton	A. A. Seeley.
Dickey	Ellendale	J. E. Baker	O. D. Beggs	J. B. Taylor.
Divide	Crosby	O. Braatelien	T. W. Cahill	P. Noonan.
Dunn	Manning	W. P. Brooks	J. A. Palmer	M. L. Larson.
Eddy	New Rockford	Peter Prader	J. V. N. Sundberg	M. Walsh.
Emmons	Linton	P. G. Rook	F. B. Irvine	G. H. Naramore.
Foster	Carrington	E. L. Beaty	R. J. Howden	G. Hannel.
Grand Forks	Grand Forks	M. W. Spaulding	A. N. Lodmell	H. E. Shaw.
Griggs	Cooperstown	G. Frigaard	M. Garlid	F. J. Stone.
Hettinger	Mott	L. F. Hoffman	O. H. Opland	H. O. Pearce.
Kidder	Steele	M. F. Waessner	G. B. Coon	E. H. C. Smith.
Lamoure	Lamoure	O. G. Monroe	C. M. Holbert	H. Hodem.
Logan	Napoleon	J. J. Potts	S. M. Stenson	J. Goehring.
McHenry	Towner	F. J. Roble	H. H. Berg	S. M. Koto.
McIntosh	Ashley	E. M. Harrison	F. Heinrich	J. Breightling.
McKenzie	Schafer	B. W. Dimmick	H. L. Moe	A. L. Larson.
McLean	Washburn	H. C. Hanson	A. Walker	E. Anderson.
Mercer	Stanton	E. Schafer	J. Boher	C. G. Fuerst.
Morton	Mandan	Ed. Morck	A. M. Packard	O. H. Killand.
Mountrail	Stanley	O. M. Kilen	P. L. Hoode	W. C. Holland.
Nelson	Lakota	R. J. Roberts	G. Rustebakke	H. Groves.
Oliver	Center			
Pembina	Pembina	J. D. Winlaw	G. Roadhouse	J. R. Gibson.
Pierce	Rugby	Geo. Watson	H. Hoff	John Steen.
Ramsey	Devils Lake	H. Stenseth	M. A. Hoghang	G. Furstenau.
Ransom	Lisbon	J. V. Bocklund	R. S. Campbell	G. C. Jacobson.
Renville	Mohall	J. D. Taylor	W. N. Martine	F. C. Baska.
Richland	Wahpeton	A. Bergman	O. J. Olson	K. L. Mikkelson.
Rolette	Rolla	C. M. Cupp	R. Hamilton	J. Westering.
Sargent	Forman	O. B. Johnson	D. L. Warriner	C. H. Cooper.
Sheridan	McClusky	J. T. Zimmerly	Wm. Jurczewsky	A. Liebig.
Stark	Dickinson	J. G. Lumsden	John Leask	G. W. Kilmer.
Steele	Sherbrooke	D. W. Vadnie	O. H. Olson	E. A. Erickson.
Stutsman	Jamestown	G. T Richmond	O. H. Bennett	W. W. Ford.
Towner	Cando	H. Hammerly	B. Moylan	P. H. Reedy.
Traill	Hillsboro	B. C. Boyd	M. J. Nelson	J. Bakkum.
Walsh	Grafton	N. H. Rinde	F. Welch	John Miller.
Ward	Minot	R. E. Hopkins	G. S. Reishus	L. P. Weatherwax.
Wells	Fessenden	W. E. Macdonald	J. L. Hart	H. B. Crinklaw.
Williams	Williston	A. H. Brown	L. O. Higley	O. Hanson.

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PUBLIC LANDS.

Statement by Land Districts and Counties with Brief Description.

County.	Area appropriated and unreserved. Surveyed. Acres.	Unsurveyed. Acres.	Total. Acres.	Brief description of character of unappropriated and unreserved land.
Land District—Bismarck.				
Burleigh	3,563	.....	3,563	Agricultural and grazing.
Emmons	3,878	.....	3,878	Do.
Kidder	7,574	.....	7,574	Do.
Logan	3,275	.....	3,275	Do.
McIntosh	3,629	.....	3,629	Do.
McLean	1,181	.....	1,181	Do.
Mercer	17,614	.....	17,614	Do.
Morton	45,216	.....	45,216	Do.
Oliver	2,824	.....	2,824	Grazing and broken.
Sheridan	2,352	.....	2,352	
Wells	398	.....	398	Grazing and broken.
Total	91,504	.....	91,504	
Land District—Devil's Lake.				
Benson	2,420	.....	2,420	Prairie, farming.
McHenry	7,420	.....	7,420	Do.
McLean	370	.....	370	Grazing, farming.
Pierce	2,780	.....	2,780	Do.
Sheridan	1,330	.....	1,330	
Total	14,320	.....	14,320	
Land District—Dickinson.				
Billings	387,099	.....	387,099	Agricultural, grazing.
Dunn	135,858	.....	135,858	Do.
Hettinger	2,817	.....	2,817	Do.
McKenzie	259,931	.....	259,931	Do.
Stark	2,436	.....	2,436	Do.
Total	788,141	.....	788,141	
Land District—Fargo.				
Dickey	1,236	.....	1,236	Farming, grazing.
Eddy	103	.....	103	Do.
Kidder	3,244	.....	3,244	Do.
Ransom	40	.....	40	Do.
Sargent	240	.....	240	Agricultural, grazing.
Stutsman	1,284	.....	1,284	Farming, grazing.
Total	6,147	.....	6,147	
Land District—Minot.				
McLean	560	.....	560	Grazing, farming.
Montrail	17,680	.....	17,680	Do.
Ward	6,680	.....	6,680	Do.
Williams	640	.....	640	Do.
Total	25,560	.....	25,560	
Land District—Williston.				
McKenzie	291,372	.....	291,372	Grazing, farming.
Montrail	26,783	.....	26,783	Do.
Williams	160,476	.....	160,476	Do.
Ward	5,922	.....	5,922	Do.
Total	484,553	.....	484,553	
State total	1,410,225	.....	1,410,225	

DIGEST OF THE LAWS OF NORTH DAKOTA.

ACKNOWLEDGMENTS—No person shall take or receive proof or acknowledgment or affidavit or certify to the same if he be a party to the instrument, or a member of any partnership shall be a party to such instrument, nor if the husband or wife of such person or officer shall be a party to such instrument. Acknowledgments may be taken by any judge or clerk of the United States or state courts, court commissioners, justices, notaries public, mayor of city, register of deeds, and when any of the officers mentioned above are authorized by law to ap-

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point a deputy the acknowledgment may be taken by such deputy. Every notary public taking an acknowledgment to any instrument shall indorse the date of the expiration of his commission on the instrument; may be written, stamped or printed.

ASSIGNMENT AND INSOLVENT LAWS—The debtor may make an assignment in good faith for the benefit of his creditors. The assignment is subject to the provisions of code relating to trusts. A debtor may make an assignment without the consent of his creditors, but such assignment will operate as a discharge from his indebtedness only to the extent that the debts are actually paid by the assignee.

Attachments may issue in actions where defendant has abandoned or concealed himself or disposed of his property, or is about to, with intent to defraud his creditors. Plaintiff must furnish bond in not less than $250 in district court, or twice the amount of claim in justice court. Attachment may issue when a debtor is about to remove to another county, when he refuses to secure claim. Real and personal property of any description may be attached.

CHATTEL MORTGAGES.—A mortgage of personal property can be created, renewed or extended only by a writing subscribed by the mortgagor. A mortgage of personal property is void as against creditors of the mortgagors and subsequent purchasers and incumbrances of the property in good faith and for value, unless it is filed by depositing the original, or an authenticated copy thereof, in the office of the register of deeds of the county where the property mortgaged, or any part thereof, is at such time situated; and it ceases to be valid after three years from the filing thereof as against creditors of the mortgagor and subsequent filing thereof, unless within ninety days next preceding the expiration of such term a copy of the mortgage and a statement of the amount of the existing debt, sworn to and subscribed by the mortgagor, are filed anew; this renews for three years more. Mortgages by street car, telephone and telegraph companies need not be renewed. Trust deeds or other trust conveyances or instruments executed to secure bonds of corporations need not be renewed. A mortgage of personal property must be signed by the mortgagor in the presence of two persons, who must sign the same as witnesses thereto, and no further proof or acknowledgment is required. Pledged or mortgaged property may be levied upon. Upon default being made in the payment of a debt secured by a lien upon personal property, such lien may be foreclosed upon personal property, and the holder of such lien shall be entitled to the possession of the property covered thereby for the purpose of foreclosing the same. The costs and fees for such foreclosure shall be the same as are provided in section 5892 of the revised code (March 10, 1903), and the purchaser at such sale shall acquire all the right and interest of such debtor therein.

DEEDS—Conveyance can be made by husband to wife or wife to husband. All rights of dower or curtesy are abolished. Husband and wife need not join in deed of the other's land, except in homesteads. A written instrument is presumptive evidence of consideration. Witnesses or seals are not necessary to the validity of a deed or other instrument affecting title of real property, except wills. Conveyances may be acknowledged within the state before a justice or clerk of the supreme court, notary public, mayor of a city, judge or clerk of a court of record, justice of the peace, register of deeds, United States circuit or district court commissioner; without the state, by any officer of the state or territory where the acknowledgment is taken, who is authorized by its laws to take such proof or acknowledgment. Before deeds are entitled to record they must first receive the certificate of the county auditor showing all delinquent taxes and assessments have been paid on the property described therein. (Act March 14, 1907.)

EXECUTIONS—Executions issued of course at any time within five years after judgment. After five years, leave of the court must be obtained, unless an execution issued within the five years has been returned unsatisfied in whole or in part, in which event another execution can be issued without leave. Land levied upon need not be appraised. Execution must be returned within sixty days from the date thereof. Lands sold on execution may be redeemed at any time within one year from time of sale.

EXEMPTIONS—Personal and miscellaneous property to the value of $1,000 to be selected by the debtor. The homestead, not exceeding 160 acres, or one acre if in a town, with buildings thereon not to exceed $5,000 in value. Real or personal property not exempt from execution on judgment in bastardy proceeding, nor for laborers' or mechanics' wages, nor for physicians' bills in certain cases (except household and kitchen furniture, including stoves and two cows, to an amount not exceeding $500), nor for purchase money. Head of family allowed personal property, additional to that absolutely exempt, not to exceed $500.

INTEREST—Legal rate, 7 per cent. By contract, 12 per cent.

USURY—If taken or contracted for above 12 per cent, interest forfeited.

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LIMITATIONS—Actions for recovery of real estate must be brought within ten years. Upon a sealed instrument or judgment or decree of any court of the United States, ten years. Upon contracts, express of implied, six years. In actions for a balance due upon a mutual open and current account, six years; the time shall be computed from the date of the last item proved in the account on either side.

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The payment of interest or principal will revive a debt or claim.

A married woman may own, in her exclusive right and benefit, real or personal property, and may manage, sell and convey the same in the same manner as though unmarried. She may make contracts and incur liabilities, and the same may be enforced by or against her the same as if unmarried. Neither husband or wife has any interest in the property of the other. Neither are responsible for the acts of the other.

MORTGAGES—A mortgage of real property can be created, renewed or extended only by writing, with the formalities required in case of grant or real estate. The wife need join only in mortgage of homestead. Mortgages containing power of sale may be foreclosed by advertisement. Mortgages may be foreclosed by action, and a personal decree obtained in the same action against the mortgagor for any deficiency from the debt and cost arising on sale of the mortgaged premises. The mortgagee is entitled to rents and profits, but not to possession of the premises during the year of redemption after the sale. A mortgage of a homestead shall be of no validity unless the husband and wife, if the owner is married, and both husband and wife are residents of this state, concur in and sign the same joint instrument. The same right of redemption exists as in the case of sale under execution.

Proof of claim sent for collection may be made by deposition or by oral examination in court. Persons sending claims to Dakota for collection should be careful to furnish their attorney with the "full name," Christian and surname, and residence of the party in whose name the suit is to be brought. If the claim belongs to a partnership, the full name, Christian and surname, and residence of each member of the firm should be furnished. The attorney should be furnished with the names of the witness or witnesses, by whom the claim can be established and the sale and delivery of goods proved. The affidavit of the party is not admissible evidence to prove the value, sale and delivery of goods. If the claim is disputed, it must be proved and established by the testimony of witnesses, taken upon deposition after notice, or by oral examination of witnesses in court.

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HATCHER BROTHERS CORPORATION THE (see left side lines and adv) "
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FRIIS F W (see adv) Kenmare
TITLE INVESTMENT & TRUST CO THE (see right bottom lines and adv) Minot
AAEN B A (see adv) Williston
BERGMAN-DICKSON LAND CO (see adv) "
HOUGE O A (see left bottom lines and p 4) "
SMITH H V (see adv) "
TOLLEFSON L O & CO (see adv) "
WILLIAMS COUNTY BANK (see adv) "
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NASH & BURKE (see adv) Flasher
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GRAND FORKS REALTY COMPANY (see adv) "
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MORTON P D (see adv) "
NOBLE N J "
JOHNSON INGVAL Hickson
FRIED JOHN B CO (see adv) Jamestown
SEILER CO THE (see adv) "
SEILER ED M (see adv) "
FIRST NATIONAL BANK Kenmare
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GODDARD W C Leonard
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HALVORSON HALVOR L Minot
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HETTINGER COUNTY ABSTRACT CO THE (INC) (see adv) "
NATIONAL INVESTMENT CO (INC) (see adv) "
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WANNER & PIERCE (see adv) "
WINTERER HERMAN (see adv) "
YOUNG GEORGE M (see adv) "
WALTER EARL (see adv) White Earth
HOUGE O A (see left bottom lines and page 4) Williston
TOLLEFSON L O & CO (see adv) "
WILLIAMS COUNTY BANK (see adv) "
WILLISTON STATE BANK (see adv) "
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SEILER ED M (see adv) "
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WESTERGAARD-BLAIR CO (see adv) "
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WILLISTON STATE BANK (see adv) "
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SMITH H V (see adv) "
TOLLEFSON L O & CO (see adv) "
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LINDLAND THEODORE S (see adv) Valley City

*MORTGAGES.

SHEILS & WEAVER (see adv) Edgeley
WEBB-STOUT COMPANY THE (Inc) (see adv) Ellendale

*NORTH DAKOTA INVESTMENTS.

TITLE INVESTMENT & TRUST CO THE (see right bottom lines and adv) Minot

*NORTH DAKOTA LANDS.

KONIETZKA BROS (see adv) Anamoose
LOHRKE E A (see adv) Balfour
BARD CHURCH LAND CO (see adv) Bowdon
BOWMAN COUNTY BANK (see adv) Bowman
REIMERS C H (see left bottom lines and advs) Carrington
WINTERER H L (see adv) "

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W. L. VAN DUZOR PHOSPHATE, LIME AND
KISSIMMEE, - FLORIDA KAOLIN DEPOSITS

NORTHERN TRADING COMPANY THE Casselton
PUGH THOMAS H, First Natl Bank Bldg Dickinson
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ZUBER-ENGBRECHT LAND & LOAN CO (see adv) Fessenden
JASMANN REALTY CO THE (INC) (see adv) Goodrich
HOMESTEAD REAL ESTATE LOAN CO (see adv) Grand Forks
GRIGGS COUNTY LAND CO Hannaford
BESSEL & WARTNER (see adv) Harvey
PHILLIPS H H (see adv) "
NORTON P D LAND COMPANY (see adv) Hettinger
PETERSON O T (see adv) "
JOHNSON INGVAL Hickson
FRIIS F W (see adv) Kenmare
MALIN A B (see right bottom lines and adv) Kulm
RADCLIFFE SAMUEL J Larimore
CHISMAN & CONBOY Lisbon
CRUDEN, SCOTT & CO (see adv) McHenry
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TAYLOR ANDREW (see adv) Moffit
PEARSON V R (see adv) Oberon
BRENDEMUHL & PETERSON Ryder
SCHWEIGERT C F Stanton
PAULSON LAND AGENCY (see adv) Turtle Lake
LEVI JOHN J (see adv) Tuttle
RAUGUST & CO (see adv) Washburn
BERGMAN-DICKSON LAND CO (see adv) Williston
BROWNSON E R (see adv) "
HOUGE O A (see left bottom lines and p 4) "
SMITH H V (see adv) "
MACOMBER W P (see adv) Wilton
PAULSON MARTIN LAND CO Wyndmere
TRONSGARD O E "

*NORTH DAKOTA WHEAT LANDS.

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SUMMERVILLE & SINCLAIR CO (see adv) Kenmare
INTERSTATE LAND CO (see adv) Minot
PALERMO SECURITY BANK (see adv) Palermo
STOREY W M LAND CO (see adv) Stanley
AAEN B A (see adv) Williston

*NORTHWESTERN LANDS.

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SAFEGUARD INVESTMENT CO (see left bottom lines and adv) "

*NOTARIES PUBLIC.

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AMERICAN LAND SECURITIES CO (see adv) Carrington
LARSON J R, Mngr The Real Estate Exchange (see adv) Fargo
GRAND FORKS REALTY CO (see adv) Grand Forks
CARY L N (see adv) Mandan

*NOTES AND ACCOUNTS BOUGHT AND SOLD.

HOOPES & STILLMAN (see left bottom lines and adv) Carrington
SEILER ED M (see adv) Jamestown

*PRAIRIE LANDS.

MALIN A B (see right bottom lines and adv) Kulm
PAULSON MARTIN LAND CO Wyndmere

*RANCH LANDS.

GOLDEN WEST INVESTMENT CO (see adv) Beach
SPRAGUE W A (see adv) "
WOODHULL & BOND (see adv "
HUGHES & KITTS (see adv) Belfield
McCARTHY & LANGLOIS (see adv) "
CONKLIN BROS (see adv) Bismarck
BANKERS' ABSTRACT CO THE (see adv) Bowman
BOWMAN COUNTY BANK (see adv) "
DIEHL & TORKELSON (see adv) "
GUARANTEE LAND & LOAN CO (see adv) "
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For Index to Advertisers see page 14

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DEAN CHARLES (see adv) Ellendale
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FLASHER INVESTMENT REALTY CO (see adv) Flasher
FLASHER LAND & LOAN CO (see adv) "
WESTERN REALTY & LOAN CO (INC) (see adv) Glen Ullin
MANN E H (see adv) Hebron
ADAMS COUNTY STATE BANK (see adv) Hettinger
NORTON P D LAND COMPANY (see adv) "
PETERSON O T (see adv) "
FELTON B F (see adv) Jamestown
KELLOGG FRANK L (see adv) "
SEILER ED M (see adv) "
STRONG J E LAND COMPANY (see adv) "
YEATON C L (see adv) "
MALIN A B (see right bottom lines and adv) Kulm
NORTHWEST ABSTRACT CO THE (see adv) Manning
DAKOTA LOAN & SECURITIES CO (see adv) Mott
FIRST STATE BANK (see adv) "
NATIONAL INVESTMENT CO (INC) (see adv) "
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FIRST NATIONAL BANK (see adv) New Salem
RINGOEN HENRY R (see adv) "
JOHNSON H J LAND & CATTLE CO (see adv) Oakes
BREUM JOHN H (see adv) Richardton
PADGETT F M & CO (see adv) Steele
HAUGEN G O LAND CO (see adv) Wyndmere

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Scott Guy L Land Co "
Amenia & Sharon Land Co (Cass Co) Amenia
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Felton B F (Bottineau Co) Antler
Kadletz Adolph "
Armour A (Towner Co) Armourdale
Fadden John O Co (Grand Forks Co) Arvilla

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Wolff J C Bantry
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[See adv. p. 7]

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McClellan George "
Piesik Land & Loan Co "
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WOODHULL & BOND (see adv) "
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Notary Public
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Bismarck, North Dakota

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J. R. Holton, V.-Pres. & Mgr.
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A. L. S. Shideler, Secretary.

Reference: First Natl. Bank, Grand Forks, N. D., N. F. Hawley, Treasurer. Farmers & Mechanics Savings Bank, Minneapolis, Minn. Northwestern Natl. Bank of Minneapolis.

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Loans and Insurance

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AND

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PHILLIPS H H (see adv) "

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CALIFORNIA LANDS

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For Index to Advertisers see page 14

REAL ESTATE DLRS—Cont'd.

Schatz Henry Harvey
Tobiason T R (Traill Co) Hatton
Tvenge P R "
Castle & Wyckoff (Sargent Co) Havana
BROWN WM H CO (Adams Co) Haynes
Johnson J Meyer "
MANN E H (Morton Co) (see adv) Hebron
WEIGEL EUGENE, Reference First Natl Bank Mandan, N D and Hebron State Bank "
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Fidelity Land Co "
Hettinger Realty Co "
Moen Henry "
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NOBLE N J "
NORTON P D LAND COMPANY (see adv) "
PETERSON O T (see adv) "
JOHNSON INGVAL (Cass Co) Hickson
Dahl T G (Traill Co) Hillsboro
Lasham J E "
BROWN WM H CO Hobson
Standy M O (Richland Co) Homestead
Bunn H M (Walsh Co) Hoople
Brown, Danskin & Co (Steele Co) Hope
Fuller Bros "
Muir W H (Case Co) Hunter
Bemis & Holmes (Grand Forks Co) Inkster
Kernhaghan T W "
Britt J W (Stutsman Co) Jamestown
FELTON B F (see adv) "
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Knauff & Knauff "
Lenz Land & Loan Co "
Murphy James A "
SEILER CO THE (see adv) "
SEILER ED M (see adv) "
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For Index to Advertisers See Page 14

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Howland J M "
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SUMMERVILLE & SINCLAIR CO (see adv) Kenmare
Wolff E B (Stutsman Co) Kensal
Van Arnam John (Cass Co) Kindred
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MALIN A B (see right bottom lines and adv) "
Burlingane J H (Nelson Co) Lakota
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North Dakota Land & Townsite Co "
Sturm & Price Land Co "
Truax John E "
Wadsworth E A "
Cook D H (Bottineau Co) Lansford
Gardner J F "
Gold-Stabeck Land & Credit Co "
Walstad J G "
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Pugh Thos H "
Radcliffe Samuel L "
Thomas & Pierce "
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Wardrope Thos "
Gackle & Ziegenhagel (McIntosh Co) Lehr
Nagel Land Co "
GODDARD W C (Cass Co) Leonard
Movius Land & Loan Co (Richland Co) Lidgerwood
Peterson P A (Burke Co) Lignite
Braddock Edward (Emmons Co) Linton
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Straus Brothers Company The "
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MANDAN LOAN & INVESTMENT CO (see adv) "
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NORTHWEST ABSTRACT CO THE (see adv) "
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Elkin Bros (Traill Co) Mayville
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Fox R J "
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Slauson L E (Dickey Co) Merricourt
Lamb J P Land Co (Nelson Co) Michigan
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Brecke Gustav (Cavalier Co) Milton
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Lucas Land & Inv Co "
Weaver J O "
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For Index to Advertisers

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Sherman S F "
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Population of State, 4,767,121.
(U. S. Census, 1910.)

Ohio extends from 38 degrees 25 inches to 42 degrees north latitude and from 80 degrees 28 inches to 84 degrees 42 inches west logitude, and is bounded on the north by Michigan and Lake Erie, on the south and southeast by the Ohio river which separates it from Kentucky and West Virginia on the east by Pennsylvania, and on the west by Indiana. The total land surface is, approximately 40,760 square miles. It was formed from the Northwestern Territory ceded to the United States by Virginia in 1783 and admitted to the Union as a state in 1802.

The following table shows increase in population since 1800:

1800	45,365	1860	2,339,511
1810	230,760	1870	2,665,260
1820	581,295	1880	3,198,062
1830	937,903	1890	3,672,316
1840	1,519,467	1900	4,157,545
1850	1,980,329	1910	4,767,121

The climate is mild and sulubrious. The mean annual temperature is about 50 degrees in the northern tier of counties; 51 degrees in the central part of the state, and 54 degrees in the most southerly parts, along the banks of the Ohio river. The average rainfall is about 41 inches, being the greatest along the valley of the Ohio.

Ohio has no elevations that could be termed mountains, but it is far from being a level plain. With the exception of the northwestern part, it is a tableland, having a mean elevation above the sea of 1,000 feet, the inequalities of which are the result of the erosion or excavation of valleys and ravines by the streams of water. A ridge or rather a sweel of the ground forms the divide between the waters flowing north into Lake Erie and those flowing south into the Ohio river. Near the 40th parallel extends a belt of hills from east to west, through the middle of the state, abounding in highly picturesques scenery. Toward the south the valleys cut out by the streams grow deeper and deeper, until they reach the valley of the Ohio river, which is several hundred feet below the general level of the state. The surface of that part of the state which lies north of the watershed is generally level, and has a gentle inclination toward the lake.

Ohio has a large number of rivers and a lake front of 230 miles. The prin-

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OHIO
SHOWING ALL RAILROADS, CITIES, TOWNS AND PRINCIPAL VILLAGES.
COPYRIGHT, 1911, BY WM. P. NORTHRUP, BUFFALO, N.Y.
SCALE OF STATUTE MILES.
0 10 20 30 40 50 60 70 80 90 100
52 MILES TO THE INCH
LAKE ERIE
L. St. Clair
DETROIT
Toledo
Sandusky
CLEVELAND
Akron
Youngstown
Canton
Alliance
Salem
Steubenville
Zanesville
Newark
COLUMBUS
Mansfield
Galion
Lima
Findlay
Springfield
Dayton
Xenia
Hamilton
CINCINNATI
Portsmouth
Chillicothe
Circleville
Lancaster
Washington
Marietta
Parkersburg
Pomeroy
Gallipolis
Point Pleasant
CHARLESTON
Huntington
Ashland
Ironton
Coal Grove
Proctorville
Catlettsburg
Richmond
Wheeling
Martins Ferry
Bellaire
Mounds
Clarington
Glenville
Spencer
Tyree
Sewell
Hinton
Elkhorn
Pocahontas
Richardson
KENTUCKY
WEST VIRGINIA
VA.
Longitude West from Greenwich
Longitude West from Washington

McGUIRE & ORR Chicago Real Estate
Reaper Block, Chicago, Ill.
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cipal rivers are the Ohio, Little Beaver, Muskingum, Hocking, Scioto, Mahoning, Little Miami, Great Miami, Vermillion, Ashtabula, Cuyahoga, Portage, Maumee, Sandusky, Huron, Black, Chagrin and Rocky.

Ohio possesses a productive soil throughout its entire extent. There is scarcely a foot of waste land, while the river valleys, especially the bottoms of the Scioto and Miami, are unsurpassed in fertility by any portion of the Union. Forty million bushels of wheat, over 15,000,000 bushels of corn, in addition to immense crops of flax, linseed, hay, oats, rye, barley, buckwheat, Irish and sweet potatoes, tobacco, etc., are annually harvested. The live stock interests are very important; tte state leads in the value of its wool clip and ranks among the leaders in the value of its dairy products. Fruit growing, particularly small fruits and apples, is extensively carried on, as is also grape culture and the manufacture of native wine. The mineral wealth of the state consists principally in the vast extent of its productive coal measures, its deposits of excellent iron ores, glass, sand, salt, oil, cement, sandstone, grindstone, limestone, etc. It has immense fields of natural gas. In addition to its position as a leading agricultural state, Ohio has become one of the most important manufacturing states, being only surpassed by Pennsylvania in the manufacture of iron and steel; the location of its lake cities, midway between the Superior iron region and the coal fields of the southeastern portion of the state and Pennsylvania, with the advantage of cheap water transportation, giving it unusual advantages. Other leading enterprises are glass factories, oil refining distilleries, breweries, ship building, manufactures of agricultural implements, automobiles, carriages and wagons, pottery, terra cotta, fire clay products, brick and tile, electrical machinery and supplies, foundry and machine shop products, furniture, glass, leather, liquors, lumber, planing mill products, paints, paper and wood pulp, rubber and elastic goods, soap and candles, woolen goods, machinery, boots and shoes, flour, salt, etc.

In the matter of education, Ohio has always had a generously supported and thoroughly organized public school system, and has more colleges than any other state.

POPULATION OF INCORPORATED CITIES, TOWNS AND VILLAGES—U. S. CENSUS, 1910.

Aberdeen	568	Batavia	1,034	Bratenahl	690
Ada	2,465	Batesville	282	Bremen	925
Adamsville	176	Bay	450	Bridgeport	3,974
Addyston	1,543	Beach City	671	Brieliant	742
Adelphi	407	Beallsville	564	Brink Haven	341
Adena	570	Beaver	286	Brooklyn Heights	400
Akron	69,067	Beaverdam	455	Brookside	383
Albany	546	Bedford	1,783	Brooksville	1,187
Alexandria	414	Bellaire	12,946	Broughton	195
Alger	730	Bellbrook	283	Bryan	3,461
Alliance	15,083	Belle Center	889	Buchtel	1,180
Alvardton	402	Bellefontaine	8,238	Buckeye City	269
Amada	484	Belle Valley	689	Buckland	304
Amelia	417	Belleville	1,056	Bucyrus	8,122
Amesville	267	Bellevue	5,209	Burbank	351
Amherst	2,106	Belmont	572	Burkettsville	236
Amsterdam	1,041	Belmore	298	Burton	650
Andover	902	Beloit	510	Butler	730
Anna	460	Belpre	1,249	Butlerville	96
Ansonia	656	Benton Ridge	352	Byesville	3,156
Antioch	169	Berea	2,609	Cadiz	1,971
Antwerp	1,187	Pergholz	1,011	Calais	87
Apple Creek	400	Berlin Heights	554	Caldwell	1,430
Arcadia	380	Bethel	1,201	Caledonia	562
Arcanum	1,361	Bettsville	486	Cambridge	11,327
Archbold	1.082	Beverly	720	Camden	899
Arlington	798	Bexley	682	Canal Dover	6,621
Arlington Heights	468	Blakeslee	169	Canal Fulton	978
Asheville	972	Blanchester	1,813	Canal Winchester	740
Ashland	6,795	Bloomdale	602	Canfield	685
Ashley	706	Bloomfield	185	Cannelville	451
Ashtabula	18,266	Bloomingburg	610	Canton	50,217
Athalia	226	Bloomville	754	Cardington	1,349
Athens	5,463	Bluffton	1,953	Carey	2,225
Attica	719	Bolivar	567	Carlisle	116
Bainbridge	883	Boston	289	Carroll	284
Bairdstown	240	Botkins	579	Carrollton	1,730
Baltic	377	Bourneville	142	Carthage	3,618
Baltimore	551	Bowerston	514	Casstown	265
Barberton	9,410	Bowersville	297	Castine	142
Barnesville	4,233	Bowling Green	5,222	Catawba	234
Barnhill	506	Bradford	1,844	Cecil	290
Basil	504	Bradner	890	Cedarville	1,059

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POPULATION OF INCORPORATED CITIES, ETC.—Cont'd.

Celina	3,493
Centerburg	723
Centerville	352
Chagrin Falls	1,931
Chambersburg	209
Chardon	1,542
Chatfield	270
Chauncey	821
Chesapeake	541
Chester Hill	410
Chesterville	229
Cheviot	1,930
Chicago Junction	2,950
Chickasaw	309
Chillicothe	14,508
Cincinnati	363,591
Circleville	6,744
Clarington	784
Clarksburg	558
Clarksville	425
Cleveland	560,663
Cleveland Heights	2,955
Cleves	1,423
Clifton	239
Clinton	305
Cloverdale	222
Clyde	2,815
Coalgrove	1,759
Coalton	1,111
Coldwater	860
College Corner	379
College Hill	1,979
Columbiana	1,582
Columbus	181,511
Columbus Grove	1,802
Commercial Point	234
Congress	164
Conneaut	8,319
Continental	1,074
Convoy	741
Coolville	370
Corning	1,564
Cortland	612
Corwin	146
Coshocton	9,603
Covington	1,848
Crestline	3,807
Creston	970
Cridersville	526
Crooksville	3,028
Crown City	295
Cumberland	609
Custer	345
Cuyahoga Falls	4,020
Cygnet	699
Dalton	599
Danville	373
Darbyville	233
Dayton	116,577
Deavertown	223
Deersville	187
Defiance	7,327
DeGraff	1,082
Delaware	9,076
Delhi	872
Dellroy	373
Delphos	5,038
Delta	1,689
Dennison	4,008
Deshley	1,515
Dexter City	235
Dillonvale	1,519
Donnelsville	202
Doylestown	877
Dresden	1,549
Dublin	239
Dunkirk	1,109
Dupont	334
East Cleveland	9,179
East Liverpool	20,387
East Palestine	3,537
East View	479
East Youngstown	4,972
Eaton	3,187
Edgerton	1,072
Edison	387
Edon	678
Eldorado	324
Elgin	129
Elida	447
Elmore	937
Elmwood Place	3,423
Elyria	14,825
Empire	509
Enon	249
Euclid	1,953
Fairfield	292
Fairport	2,263
Fairview	346
Farmersville	437
Fayette	915
Fayetteville	370
Felicity	578
Fernbank	305
Findlay	14,858
Fitchville	137
Fletcher	376
Florida	234
Flushing	868
Forest	1,285
Fort Jennings	336
Ft. Recovery	1,193
Fostoria	9,597
Frankfort	734
Franklin	2,659
Frazeysburg	614
Fredericksburg	507
Fredericktown	1,021
Freeport	624
Fremont	9,939
Gahanna	294
Galion	7,214
Gallipolis	556
Gambier	537
Garrettsville	1,001
Geneva	2,496
Genoa	817
Georgetown	1,580
Germantown	1,778
Gettysburg	320
Geyer	140
Gibsonburg	1,864
Gilbona	345
Girard	3,736
Glandorf	558
Glendale	1,741
Glenmont	269
Glouster	2,527
Gnadenhutten	560
Gordon	181
Grafton	955
Grand Rapids	574
Grand View Heights	489
Granville	1,394
Gratis	410
Graysville	166
Green Camp	308
Green Spring	833
Greenfield	4,228
Greenville	6,237
Greenwich	876
Grove City	837
Groveport	643
Grover	366
Grover Hill	676
Hamden	1,019
Hamersville	276
Hamilton	35,279
Hamler	596
Hanford	361
Hanging Rock	662
Hanover	331
Hanoverton	317
Harpster	239
Harrisburg	286
Harrison	1,368
Harrisville	364
Harrod	474
Hartford	410
Hartwell	2,823
Harveysburg	359
Haskins	391
Haviland	233
Hayesville	338
Hebron	677
Helena	305
Hemlock	452
Hicksville	2,395
Higginsport	417
Highland	472
Hilliard	370
Hillsboro	4,296
Hiram	422
Holgate	1,095
Hollansburg	287
Holloway	786
Holmesburg	320
Hopedale	391
Hoytsville	404
Hubbard	1,699
Hudson	1,021
Huntsville	328
Huron	1,756
Idlewood	221
Ironton	13,147
Ithaca	100
Jackson	5,468
Jackson Center	685
Jacksonboro	55
Jacksonville	1,285
Jamestown	1,133
Jefferson	1,461
Jeffersonville	716
Jenera	259
Jeromeville	314
Jerry City	458
Jerusalem	242
Jewett	917
Johnstown	805
Junction City	811
Kalida	770
Kelly's Island	1,017
Kenmore	1,561
Kennedy Heights	598
Kent	4,488
Kenton	7,185
Kettlerville	149
Killbuck	400
Kimbolton	277
Kingston	813
Kirby	136
Kossuth	123
Lafayette	418
Lagrange	467

For Index to Advertisers see page 14

W. L. VAN DUZOR
KISSIMMEE, - - FLORIDA
City property
improved or unimproved.

Lakeview	528
Lakewood	15,181
Lancaster	13,093
Larue	772
Latty	339
Laura	302
Laurelville	457
Leroy	192
Lebanon	2,698
Leesburg	828
Leesville	194
Leesville Cross R'ds	115
Letonia	2,665
Leipsic	1,773
Lewisburg	672
Lewisville	291
Lexington	654
Liberty Center	647
Lima	30,508
Limaville	136
Linden Heights	991
Lindsey	501
Linndale	512
Lisbon	3,084
Lithopolis	331
Little Sandusky	136
Lockbourne	307
Lockington	166
Lockland	3,439
Lodi	1,015
Logan	4,850
London	3,530
Lorain	28,883
Loramie	489
Lore City	609
Loudonville	1,804
Louisville	1,678
Loveland	1,421
Lowell	569
Lowellville	1,592
Lower Salem	287
Lucas	272
Lynchburg	923
Lyons	408
McArthur	1,107
McClure	547
McComb	1,088
McConnelsville	1,831
McGuffey	491
Macksburg	454
Madison	863
Madisonville	5,193
Magnetic Springs	155
Magnolia	556
Maineville	245
Malinta	345
Malta	971
Malverne	753
Manchester	1,966
Mansfield	20,768
Mantua	721
Marble Cliff	88
Marblehead	1,172
Marengo	283
Marietta	12,923
Marion	18,232
Marseilles	225
Marshallville	294
Martinsburg	252
Martins Ferry	9,133
Martinsville	334
Marysville	3,576
Mason	737
Massillon	13,879
Maumee	2,307
Mechanicsburg	1,446
Medina	2,734
Melrose	317
Mendon	621
Mentor	732
Metamora	475
Miamisburg	4,271
Middlefield	640
Middlepoint	607
Middleport	3,194
Middletown	13,152
Midland	327
Midway	483
Mifflin	153
Milan	696
Milford	1,321
Milford Center	685
Millbury	276
Milledgeville	187
Miller City	218
Millersburg	2,020
Milton Center	350
Miltonsburg	92
Mineral City	1,032
Mineral Ridge	759
Minerva	1,396
Mingo Junction	4,049
Minster	1,583
Mogadore	438
Monroe	255
Monroeville	1,152
Montezuma	228
Montpelier	2,759
Morral	334
Morristown	274
Morrow	832
Moscow	327
Mt. Airy	497
Mt. Blanchard	451
Mt. Cory	290
Mt. Eaton	208
Mt. Gilead	1,673
Mt. Healthy	1,799
Mt. Orab	539
Mt. Pleasant	701
Mt. Sterling	1,071
Mt. Vernon	9,078
Mt. Victory	740
Mt. Washington	574
Mowrystown	326
Murray City	1,386
Mutual	134
Napoleon	4,007
Nashville	268
Navarre	1,357
Nellie	133
Nelsonville	6,082
Nevada	889
Neville	200
New Albany	215
Newark	25,404
New Athens	376
New Berlin	865
New Bloomington	304
New Boston	1,858
New Bremen	1,586
Newburg	5,813
New Carlisle	1,058
New Comerstown	2,943
New Concord	683
New Holland	804
New Knoxville	487
New Lebanon	227
New Lexington	2,559
New London	1,557
New Madison	628
New Matamoras	711
New Paris	870
New Philadelphia	8,542
New Richmond	1,733
New Riegel	268
New Salem	149
New Straitsville	2,242
New Vienna	793
New Washington	889
New Waterford	509
New Weston	258
Newburg Heights	940
Newton	546
Newton Falls	757
Newtonsville	142
Ney	298
Niles	8,361
North Baltimore	2,503
North Bend	560
North Lewisburg	793
North Olmsted	1,030
North Randall	62
North Robinson	155
Norwalk	7,858
Norwich	186
Norwood	16,185
Nottingham	2,387
Oak Harbor	1,559
Oak Hill	1,148
Oakley	1,639
Oakwood	496
Oberlin	4,365
Octa	91
Ohio City	860
Olmsted Falls	394
Orangeville	185
Orrville	3,101
Osborn	866
Osgood	214
Osnaburg	448
Ostrander	431
Ottawa	2,182
Ottoville	477
Otway	234
Oxford	2,017
Painesville	5,501
Palestine	216
Pandora	562
Pataskala	800
Patterson	191
Paulding	2,081
Payne	1,207
Peebles	921
Pemberville	1,006
Peninsula	536
Perrysburg	1,913
Perrysville	541
Phillipsburg	343
Pickerington	310
Pikerton	668
Pioneer	660
Piqua	13,388
Pittsburg	240
Plain City	1,407
Plainfield	215
Pleasant City	788
Pleasant Hill	571
Pleasant Ridge	1,769
Pleasantville	508
Plymouth	1,314
Poland	367
Polk	250
Pomeroy	4,023
Port Clinton	3,007
Port Jefferson	233
Port Washington	421
Port William	298
Portage	450
Portsmouth	23,481
Powhatan Point	386

For Index to Advertisers see page 14

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POPULATION OF INCORPORATED CITIES, ETC.—Cont'd.

Proctorville	577
Prospect	945
Put-in-Bay	250
Quaker City	746
Quincy	594
Racine	540
Rarden	350
Ravenna	5,310
Rawson	470
Reading	3,958
Rendville	623
Republic	475
Reynoldsburg	431
Richmond	372
Richwood	1,729
Ridgeway	427
Ripley	1,840
Rising Sun	599
Rochester	186
Rock Creek	455
Rockford	1,186
Rockport	3,179
Rocky Ridge	349
Rocky River	1,861
Rogers	258
Rome	243
Roscoe	595
Roseville	2,113
Rossburg	261
Roswell	514
Russellville	438
Rushsylvania	560
Rushville	246
Sabina	1,514
St. Bernard	5,002
St. Clairsville	1,393
St. Henry	560
St. Louisville	244
St. Mary's	5,732
St. Paris	1,261
Salem	8,943
Salesville	265
Salineville	2,403
Sandusky	19,989
Sarahsville	281
Sardinia	534
Savannah	262
Saylor Park	877
Scio	958
Scott	472
Sebring	2,104
Senecaville	893
Seven Mile	340
Seville	602
Shanesville	334
Shawnee	2,280
Shelby	4,903
Sherrodsville	721
Sherwood	566
Shilo	555
Shreve	1,016
Sidney	6,607
Silverton	459
Sinking Springs	187
Smithfield	589
Smithville	447
Somerset	1,286
Somerville	349
South Bloomfield	212
South Charleston	1,181
South Lebanon	626
South Newburgh	1,273
South Point	316
South Salem	211
South Solon	420
South Webster	499
South Zanesville	853
Sparta	191
Spencerville	1,748
Springboro	355
Springfield	46,921
Springhills	127
Spring Valley	443
Stafford	174
Steubenville	22,391
Stockport	438
Stone Creek	144
Strasburg	835
Struthers	3,370
Stryker	1,026
Sugar Creek	389
Sugar Grove	368
Summerfield	489
Sunbury	485
Swanton	1,058
Sycamore	977
Sylvania	1,002
Tarlton	302
Taylorsville	495
Terrace Park	448
Thornville	411
Tiffin	11,894
Tippecanoe City	2,038
Tiro	321
Toledo	168,497
Tontogany	314
Toronto	4,271
Trenton	564
Trimble	711
Trotwood	348
Troy	6,122
Tuscarawas	471
Uhrichsville	4,751
Union City	1,595
Unionopolis	245
Uniontown	210
Unionville City	239
Upper Sandusky	3,779
Urbana	7,739
Utica	1,709
Van Buren	303
Vandalia	221
Vanlue	400
Van Wert	7,157
Venedocia	247
Vermilion	1,369
Versailles	1,580
Vienna	368
Vinton	324
Wadsworth	3,073
Waldo	319
Wapakoneta	5,349
Warren	11,081
Warsaw	512
Washington C H	7,277
Washingtonville	957
Waterville	834
Wauseon	2,650
Waverly	1,803
Waynesburg	760
Waynesfield	542
Waynesville	705
Wellington	2,131
Wellston	6,875
Wellsville	7,769
West Alexandria	1,030
West Cairo	386
West Carrollton	1,285
West Elkton	230
West Farmington	446
West Jefferson	1,043
West Lafayette	840
West Leipsic	253
West Liberty	1,288
West Manchester	445
West Mansfield	913
West Millgrove	191
West Milton	1,207
West Rushville	147
West Salem	642
West Union	1,080
West Unity	980
Western Star	154
Westerville	1,903
Weston	913
Wharton	485
Whitehouse	506
Wilkesville	203
Williamsburg	948
Williamsport	536
Willoughby	2,072
Willshire	653
Wilmington	4,491
Wilmot	253
Winchester	927
Windham	361
Woodsfield	2,502
Woodstock	310
Woodsville	807
Wooster	6,136
Worthington	547
Wren	277
Wyoming	1,393
Xenia	8,706
Yellow Springs	1,360
Yorkshire	182
Youngstown	79,066
Zaleski	476
Zanesfield	250
Zanesville	28,026
Zoar	182

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Allen	Lima	C. A. Graham	H. N. Lamberton	F. A. Stapleton.
Ashland	Ashland	F. Baker	C. Mansfield	H. J. Schultz.
Ashtabula	Jefferson	J. H. Copp	W. H. Dodge	H. K. Brainard.
Athens	Athens	A. M. Moore	M. P. Totman	H. A. Hatch.
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Brown	Georgetown	T. P. Kendle	W. B. Albright	Wm. McMichael.
Butler	Hamilton	J. B. Connoughton	H. J. Long	H. D. Gray.
Carroll	Carrollton	J. M. Telfer	R. A. Patterson	V. Stockton.
Champaign	Urbana	E. W. Kite	J. S. Ewing	W. A. Smith.
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Clermont	Batavia	F. C. Fetzer	J. B. Turner	O. L. Page.
Clinton	Wilmington	Leo Weltz	T. H. Bryan	W. C. Dabe.
Columbiana	Lisbon	D. A. Davidson	H. T. Hall	W. D. Turner.
Coshocton	Coshocton	J. Haverick	G. M. Stillinger	C. H. Stipes.
Crawford	Bucyrus	J. E. Myers	D. Kreiter	J. W. Haller.
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Darke	Greenville	J. E. Williams	J. R. Suter	A. E. Binkley.
Defiance	Defiance	C. R. Goller	M. A. Castello	C. W. Palmer.
Delaware	Delaware	O. G. Lee	W. P. Smart	G. C. Rose.
Erie	Sandusky	J. G. Stoll	C. H. Huhn	G. Zimmerman.
Fairfield	Lancaster	D. Fauble	C. V. Baker	I. Boyer.
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Gallia	Gallipolis	A. C. Safford	J. K. Powell	S. E. Gilbert.
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Meigs	Pomeroy	P. L. Peoples	H. H. Bennett	J. L. Blaire.
Mercer	Celina	W. L. Johnson	J. Albers	H. C. Thomas.
Miami	Troy	Cloyd Smith	R. N. Burwell	P. H. Moyer.
Monroe	Woodsfield	L. J. Bauer	C. C. Roth	C. J. Lentz.
Montgomery	Dayton	J. M. Ebert	C. S. Wiggim	E. Van Scoyk.
Morgan	McConnelsville	C. A. Gayford	W. J. Taylor	I. H. Winner.
Morrow	Mt. Gilead	C. C. Vannatta	J. D. Fate	N. O. Mellott.
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DIGEST OF THE LAWS OF OHIO.

ASSIGNMENTS.—Assignments in trust for creditors take effect from the time of their delivery to the probate judge. Such delivery must be made to the probate judge of the county of assignor's residence within ten days, and the assignee must give bond. Within thirty days after giving bond, he must file inventory and appraisal made by three persons appointed by the court, and give three weeks' notice in the newspaper of appointment; he must proceed at once to sell at public auction upon four weeks' notice, or at private sale by permission of the court, for not less than two-thirds the appraised value. Creditors must present claims within six months to assignee or trustee, with affidavit that such claim is just and lawful, and giving consideration, counterclaims, set-offs or security, if any. No assignments cover property exempt from levy or execution. Every sale, conveyance, transfer, mortgage or assignment and every judgment suffered by him or them, in contemplation of insolvency, or with a design to prefer one or more creditors to the exclusion of others, shall be declared void at the suit of any creditor, and shall operate as an assignment of all the property of such debtor to the equal benefit of all the directors. And every such sale, conveyance, mortgage or judgment suffered shall, in the event of a deed of assignment being filed within ninety days after the giving or doing of such thing, be conclusively deemed to be fraudulent and held void upon proof of insolvency at the time of giving or doing such act or thing, with the exception of a mortgage made in good faith to secure liability created simultaneously with such mortgage and filed within three days after its execution. Any creditor as to whom any of the acts above mentioned are void, whether the claim be matured or not, may commence an action in a court of competent jurisdiction to have such acts or things declared void, and such court shall appoint a trustee who, upon qualifying, shall proceed to recover possession of all property so sold or encumbered, and administer the same for the equal benefit of all creditors.

ATTACHMENTS.—A writ of attachment and garnishee process will issue for

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any of the causes enumerated under the head of arrests, or where defendant is a foreign corporation, or non-resident, or has absconded to defraud creditors, or left county of residence to avoid service of summons, or so conceals himself as to avoid service of summons, or the claim is for work or labor or for necessaries. But no attachment can issue on the ground that defendant is a foreign corporation or non-resident save on a debt or demand arising on contract or judgment, or for causing death or personal injury by negligent or wrongful acts. Where a claim is for work or labor or necessaries, and the creditor serves written demand on the debtor not less than three days nor more than thirty days before such action for the excess over and above 90 per cent of his personal earnings, and the same be not paid, the creditor can then hold by attachment or garnishment the amount of such personal earnings, in excess of 90 per cent, and also the sum of $4 additional for the cost of the proceeding. The debtor may, by payment or tender of ten per cent of such earnings, or duly accepted order for same, within three days after such demand, avoid costs. Except when issued because defendant is a foreign corporation or non-resident, plaintiff must give bond in double amount of his claim. If garnishee process is desired, the affidavit must name the persons and describe the property.

DEEDS.—Real estate may be conveyed by a deed signed by the grantor and wife or husband (if married), and acknowledged before an officer qualified to take acknowledgments, and signed in the presence of two witnesses. A warranty deed warrants that the grantor has title in fee simple and authority to convey. A quit claim deed executed in the same manner releases all of the grantor's interest in premises, but does not warrant any interest therein to the grantee other than what the grantor has. Deeds acknowledged out of the state, before designated officers, according to laws of that state or this state valid.

INTEREST.—Six per cent is the rate of interest unless otherwise agreed. By contract in writing eight may be taken. If more is promised, the obligation bears only six per cent, and any excess paid may be set off against the amount remaining due or recovered back by action in special cases.

JUDGMENTS of courts of common pleas are liens on all lands in the county standing in the name of a judgment debtor. A transcript of a judgment of a justice, or mayor of a city or village, may be filed with the clerk of the common pleas court, and becomes a lien on such lands. Judgment of United States district circuit court docketed in the state common pleas court becomes thereby a lien upon the real estate of the debtor in the county where filed.

JUDGMENT NOTES.—A warranty of attorney may be attached to a promissory note, authorizing any attorney of any court of record to appear for the makers of the note in any court of record in the State of Ohio, and waive the issuing and service of process against them, and to confess judgment for the amount of said note.

LIMITATIONS.—Action against executor on bond, save in special cases, must be brought in ten years. For recovery of real estate, twenty-one years; forcible entry and detainer, or detainer only of real estate, two years; on specialty, written agreement, contract or promise, fifteen years; contract not in writing, express or implied, liability created by statute, other than forfeiture or penalty, six years; trespass on real estate, taking, detaining or injury of personal property, replevin, injury to the rights of plaintiff not arising on contract, and not hereinafter enumerated, and relief on ground of fraud, four years; the cause of action for wrongful taking of personal property, or on ground of fraud, does not accrue until discovery; for relief not hereinbefore specified, ten years. If the person entitled to bring suit be within the age of twenty-one, a married woman, insane or imprisoned, they have, after disability removed, in the first class of real actions, ten years; in actions not in the first two classes of real actions, the times hereinbefore specified. If at or after the time that the right of action accrues defendant be out of the state, absconded or concealed, the statute does not run while he is thus out of the state, absconded or concealed. In cases founded on contract, payment thereon or written or signed promises to pay, take out of statute and give again the time hereinbefore indicated.

MARRIED WOMEN.—The real and personal estate, and the rents and income thereof, of a married woman are not subject to her husband's control, or liable for his debts. Married women may enter into any contract or transaction which they might enter into if unmarried, and may take, hold and dispose of property, real or personal, the same as if unmarried. Widows or widowers who have not relinquished or been barred of the same are endowed of an estate for life in one-third of the real property of the deceased husband or wife.

WARRANTY DEED.

Know all men by these presents, that.....and..... his wife, of....., in consideration of five hundred dollars, to them paid by....., of....., the receipt whereof is hereby acknowledged, do hereby grant, bargain, sell and convey to the said....., his heirs and assigns forever (describe premises), and all the estate, title and interest of said.....and....., either in law or equity, or, in and to the said premises, together with all the privileges and appurtenances to the same belonging, and all the rents, issues and profits thereof, to have and to hold the same to the only proper use of the said....., his heirs and assigns forever.

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And the said....., for himself and for his heirs, executors and administrators, does hereby covenant with the said....., his heirs and assigns, that he is the true and lawful owner of the said premises, and has full power to convey the same; further, that he will warrant and defend the same against all claim or claims of all persons whomsoever.

In witness whereof, the said.....and....., his wife (hereby releases her rights and expectancy of dower in the said premises) have hereunto set their hands this.....day of....., in the year of our Lord one thousand nine hundred and.....

Signed and acknowledged in
presence of us: .....(Seal.)
(Two witnesses.) .....(Seal.)

ACKNOWLEDGMENT.

State of Osio,
County of....., ss.

Be it remembered, that on the.....day of....., 19...., before me, the subscriber, a (title of officer) within and for said county, personally came.....and....., his wife, grantors in above conveyance, and acknowledged the signing thereof to be their voluntary act and deed for the purpose therein mentioned.

(Signature and Official Seal.)

OHIO

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Parrott E K	"
Aikin Dow	Bellefontaine
Moore Thomas L	"
Riddle Wm W	"
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Hines Clark B	Bellville
Patton & McCauley	Berea
Brannock Charles A	Bethel
Jones W H	Bethesda
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Romey H L	"
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Myers John H	Leesburg
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Nichols Geo W, 305 Johnston bldg "
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Paxton John, 11 W 5th "
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Peters G A Realty Co, 510 Merc Lib bldg "
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Albery & Co, 617 Cols Sav and Trust bldg (Franklin Co) Columbus
Anderson B B, 44 Douglas bldg "
Andix J F, 19 N Skidmore "
Armstrong J R, 501 Brunson bldg "
Armstrong R L, 501 Brunson bldg "
Arras Rental Agency, 11½ N High "
Barker H H, 512 New 1st Natl Bk bldg "
Barr S L, 17 Marzette bldg "
Barr & Hanesworth, 904 Brunson bldg "
Barton & Campbell, 531 Cols Sav and Trust bldg "
Berry Real Estate Co, 215 Schultz bldg "
Black O B, 418 Hayden-Clinton Bk bldg "
Booth A A, 11½ N High "
Bowers W C, 604 Union Natl Bk bldg "
Bowes T H, 1183 N High "
Briggs J M, 204 Eberly bldg "
Brown F A, 135 N High "
Brown & Co, 2655 N High "
Bryson C W, Cols Sav and Trust bldg "
Bulen J E, Douglas bldg "
Burnett & Tanzey, 48 Deshler blk "
Bushey T F, 220 Eberly bldg "
Butler & Townsend, 49 N High "
Buttles L D, 11½ N High "
Buttles Millar, 11½ N High "
Capital Real Estate Co, 315 Union Natl Bank bldg "
Castanien & Tosnaugh, 109½ N High "
Castro A J, cor 20th and Mt Vernon av "
Chambers J A, 340 Cham of Com "
Cheek R W, 24 15th av "
Chilcote & Crayton, 705 Cols Sav and Trust bldg "
Cochran John, 49 N High "
Cochrun S H, 91 E Maynard av "
Colburn C F, 48 Deshler blk "
Colling F E, 864 Cols Sav and Trust bldg "
Columbus Real Estate and Imp Co, Cols Sav and Trust bldg Columbus
Columbus Realty Owners Co, Capitol Trust bldg "
Converse C L, New Hayden bldg "
Conway W G, 20 E Broad "
Copeland W H, 1311 W Broad "
Corrodi Albert V, 200 Eberly bldg "
Crabtree C A, 1 Wesley blk "
Craig E H & Co, 49 Ruggery bldg "
Davy J W, 59 King av "
Dean Alvoid Co, 826 Cols Sav and Trust bldg "
Decker H C, 166 Warren "
Denny R H, 165½ N High "
DODD A M & CO, 85 N High "
Dominion Land Co, 705 Cols Sav and Trust bldg "
Dryer O D, Harrison bldg "
Duboe B E, 726 Cleveland av "
Dun D D, 35½ N High "
Dun J J, Cols Sav and Trust bldg "
Durr Real Estate Co, 318 Denig & Ferson blk "
Dusenberry H E, 408 New 1st Natl Bank bldg "
Dye H S, 33 N High "
Eagleton M J, 97 Chicago av "
Eastwood Realty Co, 504 Central Natl Bank bldg "
Elser T W, 43 Douglas bldg "
Empire Realty Co, 705 Cols Sav and Trust bldg "
English M K, 1015 Hayden bldg "
Fassig Philadore, 13 E Rich "
Finley's Land Office, 49 N High "
Forrest A W & Co, 715 Wyandotte bldg "
Fountain N J, 49 N High "
Fox E T & Co, 49 N High "
Funk J E, 904 Brunson bldg "
Gerhold Edw P, 1207 Hayden bldg "
Gill J T, 8 E Broad "
Gray Meldrum, 203 Hayden bldg "
GREEN & GOLD SALES AGENCY THE, F F Greene Mgr, 701-703 Columbus Savings and Trust Bldg "
Halliday & Co, New Hayden bldg "
Hammond, Hammond & Baker, 701 New Hayden bldg "
Hansberger & Livingston, 51½ E State "
HARRISON-NICHOL REALTY CO THE, 923-4-5 Columbus Savings & Trust Bldg "

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Headlee Wilbur, 49 N High "
Helser J B, 605 The Wyandotte "
Henderson C A, 2283 W Broad "
Herzog Perry A, 402 Dispatch Annex "
Heston & Heston, Bumson bldg "
Hoge Realty Co, Hoge bldg "
Home Real Estate & Bldg Co, 49 N High "
Hoover F E, Cols Sav & Trust bldg "
Horn E O, 329½ S High "
Hoskins H W, 8 E Long "
Howard & Barns, 1104 Brunson bldg "
Hubbard H M, The Wyandotte "
Hunt J R, 856 N High "
Huston C J, 29 Wesley blk "
Iams Wm, Brunson bldg "
Ickes-Lane-Neff Co, 401 Hayden bldg "
Ickes & Pollock, 603 Brunson bldg "
Jackson W A & Co, 341 Cham of Commerce "
Jackson & Davis, 159 Cham of Commerce "
Jacobs Bros, 556 N 4th "
Jaeger Fred, 200 Eberly bldg "
Jamison Wm L, 261½ S High "
Jenkins C T, 574½ N High "
Johnson & Markle, 165½ N High "
Johnston & Strickler, 1101 Wyandotte bldg "
Jones Geo E, 1007 Brunson bldg "
Jones R V, 209 Harrison bldg "
Jones & Luckhart, 506 Bruson bldg "
Karch C J, 27 Hosack "
Keller L F, 11½ N High "
Kiger Wm R, 609 Harrison bldg "
Killian S D, 22 E Gay "
Kingry T M, 516 E 5th av "
Kline J A, 11 Jones av "
Knauss & Gamble, 83 Wheeler bldg "
Koontz J E, 408 New First Natl Bank bldg "
Lampman L D, 75½ W Broad "
Land Improvement Co, 133 E Gay "
Lane E E & Co, 604 Union Natl Bank bldg "
Lane Frank, New Hayden bldg "
Latham S W, 55 Wesley blk "
Leckrone & Son, 1207 N High "
Linton J F, 11½ N High "
Linville Wm, 1580½ Cleveland av "
Logan J C, 505 Eberly bldg Columbus
Lott C H, 220 Eberly bldg "
Lowrie Bros, 800 Cols Savings & Trust bldg "
McAllister C A, 11½ N High "
McComb W J, 111½ S High "
McDonald S S, 210 Hayden bldg "
McDonald W A, 16 W Spring "
McNeille W W, 3 McCune bldg "
Maize W M, 175 15th av "
Marion F D & Co, 51½ E State "
Markeson C E, 11½ N High "
Marshall Bros, 943½ Mt Vernon "
Marshall D J, 73 Clarendon av "
Martin G D, 261½ S High "
Martin Matthias, 804 Cols Savings & Trust bldg "
MARTIN & COOKE, 85 N High "
Matchett & Brown, 2201 N High "
Maxwell F C, 8 E Broad "
Medbery Roston, 7 Kieths Theatre bldg "
Miller A S, 315 Hayden bldg "
Miller H W, 20 E Broad "
Mills J S, 247 E Long "
Moling W E, 1101 Brunson bldg "
Monett Benj & Son, 815 The Wyandotte "
Morris C E, 208 Harrison bldg "
Neff F C, 49 N High "
Neff W G, New Hayden bldg "
Neil M H, 418 Hayden-Clinton bldg "
Nixon John, 1 Wesley blk "
Norris C E, 8 E Long "
North Side Land & Imp Co The, 136 E 5th av "
Ohio Cities Realty Co, 705 Cols Savings & Trust bldg "
Ohio Realty Investment Co, 302 Schultz bldg "
Ohio Realty & Const Co, Capitol Trust bldg "
Orebaugh E G, 906 First Natl Bk bldg "
Osborn J D, 168 S 3d "
Osgood W A, 35½ N High "
Ozark Fruit Lands Co, 22 Cols Savings & Trust bldg "
Park A E, 11½ N High "
Park Charles, 321 Demig & Ferson bldg "
Parker E M, 11½ N High "
Pickering Albert, 33 N High "
Potts W B, 2263 W Broad "
Putnam D E & E D, 85 N High "
Rees B L, 35½ N High "

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Rhoades & Lepps, 2624 N High "
Riddle Geo, 136 E 5th av "
Riverview Realty Co The, 1131 Cols Savings & Trust bldg "
Robbins Edw, 85 N High "
Roberts E B, 1 Wesley blk "
Rose & Rose, 6½ N High "
Ryland Sam'l, 16 W Spring "
Saffell D W, 55 Chittenden av "
Scatterday Realty Co, 307 Union National Bank bldg "
Schumacher Christian, 247½ S High "
SCOTT CHAS E, 409 Columbus Savings & Trust Bldg "
Senter R L, 204 Eberly bldg "
Shover E J, 16 E Broad "
Shrum O S, 43 Clinton bldg "
Simons T A, 61 Wheeler bldg "
Sims Rental Agcy, 203 Hayden-Clinton Bank bldg "
Smith M A, 49 N High "
South Side Real Estate Exch, 195½ E Main "
Spence J R, 14 Wesley blk "
Spencer E J, 402 Dispatch Annex "
Stage W H, 210 Hayden bldg "
Sun Realty Co, 165½ N High "
Sutphen H H, 201 Eberly blk "
Swick S N, 415 Cols Sav & Trust bldg "
Swickard C R, 205 Hayden-Clinton Bank bldg "
Swift Thos, 57 Ruggery bldg "
THOMAS C A & CO, Brunson Bldg "
Thomas & Medbery, 229½ S High "
Thompson C M, 43 Clinton bldg "
Thompson, Johnson & Thompson, Cols Sav & Trust bldg "
Toole Michael, 1101 The Wyandotte "
Tresenrider C L, 30 Wesley blk "
Tresenrider D D, 30 Wesley blk "
Turner J W, 11½ N High "
Turner W A, 276 N 19th "
Vail J P & Sons, 9½ S High "
Valentine H S, 6½ N High "
Van De Boe-Hager Co The, 301 The Wyandotte "
Van Dyke & Amman, 1287 W Broad "
Walton L B, 199½ S High "
Webber A C, 301 McCune bldg "
West Side Realty Co, 35 Dakota av Columbus
Witherby F C, 57 Wesley blk "
Wetmore C H, 43½ N High "
Whitehead A M, 11½ N High "
Whitehead R W, 11½ N High "
WILLCOX-VAGNIER CO THE, 85 N High "
Williams E G, 403 Dispatch Annex "
Wolfel Jos E, 285 E Mound "
Woodfill W W, 1414 N High "
Woolman C E, Cols Sav & Trust bldg "
Wright C J, 2336 W Broad "
Zettler J L, 165½ E Main "
Ziegler E P, 303 Dispatch Annex "
ZINN & ROBBINS, Columbus Savings & Trust bldg "
Allen M D (Putnam Co) Columbus Grove
Andrews S C (Ashtabula Co) Conneaut
Brown Moses J "
Chapman George J "
Comstock & Stone "
Crittenden Alfred B "
Cushing Benjamin F "
Dorman Edwin T "
Hayward Danville W "
Kennedy B Frank "
Osborne Lafayette D "
Smith Hiram L "
Traver George W "
Madden I C (Putnam Co) Continental
Varner Charles "
Wisterman H M "
Chandler & Rice (Trumbull Co) Cortland
Baker-Herbig-Royer Co The (Coshocton Co) Coshocton
Boyd Daniel D "
Cassington J W "
McConnell & Karr "
Miller I O "
Wright E B "
Foster A E & Sons (Miami Co) Covington
Martin James "
Mills W J Co "
Sanford T W & Co "
Schroetter H A "
Walker Ed E & Co "
Walker Rudolph "
Babst Carl (Crawford Co) Crestline
Barney J G "
Crankshaw F W "
Glosser R P "

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Lashels R L "
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Fox & Vail (Summit Co) Cuyahoga Falls
McCuskey F "
McLane M M "
Edwards G T (Knox Co) Danville
Gaines M T "
Acme Home Co, n e cor Holt and Williams (Montgomery Co) Dayton
Ahlers D Earl, 44 S Terry "
Albert R E Co, 14 N Main "
Arnold Geo W, 609 U B bldg "
Beechler Mordecai, 921 Holly av "
Benn M S & Co, s e cor 5th and Jefferson av "
Bimm Realty Co, 315 E 1st "
Birch John, 714 E 5th "
Bittner Wm H, 105 E Van Buren av "
Blackburn E C, 25 Davies bldg "
Blickman Sol, 216 Canby bldg "
Bogan & Begley, 22 Kuhns bldg "
Bohn A O, 117 S Grosvenor "
Bowen Park Land & Imp Co, 620 Reibold bldg "
Brock Henry R, 1024 S Brown "
Brotherline Realty Co, 707 Reibold bldg "
Brower Bros & Co, 805 Conover bldg "
Buehler Allen F, 806 U B bldg "
Burch Ida, 1064 S Brown "
Caswell Frank, 311 U B bldg "
Chadwick Ralph R, 20 Davies bldg "
CLAPPER W H, 811-812 Reibold Bldg (Reference Fourth National Bank) "
Clark C Edw, 42 Callahan Bank bldg "
Clarke Frank P, 129 S Grosvenor "
Clifton Place Land Co, 28 Callahan Bank bldg "
Coleman H & G L, 1018 Reibold bldg "
College Park Imp Co, 216 W 5th "
Columbian Land and Building Co, 820 Reibold bldg "
Converse B F, 27 N Main "
Cook Jno F, 808 W River "
COUK U S, 400-401 U B Bldg "
Crampton Earl E, 705 E Monument av "
Crowell S Jennie, 57 E Center Dayton
Dayton City Realty Co, 5 Jefferson blk "
Dayton Real Estate & Imp Co, 611 Reibold bldg "
Dayton View Imp Co, 611 Reibold bldg "
Deal G F, 1115 U B bldg "
Dies & Ellis, Pruden bldg "
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Dover Samuel B, 111 E Wyoming Dayton
Dryden John T, 411 U B bldg "
Dulbley Chas, 155 S Campbell av "
Dunham J W, 227 W Main "
Edgmont Realty Co, 202 Conover bldg "
Ensley Jas C, 1513 N Main "
Enterprise Realty Co, 38 S Main "
Faber Oscar A, 1319 N Main "
Federal Adjustment & Realty Co, 65 Davies bldg "
Finfrock John, 825 W 5th "
Fitzgerald L T, 126 S Monument av "
Florida Real Estate Co, 838 Reibold bldg "
Forster Walter & Co, 103 6th av "
Foster Milton E, 41 E Bond "
Fox A M, 629 N Main "
FOX E T, 703-4 Reibold Bldg "
French I Newton, 39 E Frank "
Gebhart Hiram, 1002 E 5th "
Gem City Imp Co, 806 U B bldg "
GOOD & REYNOLDS, 24 Pruden Blk "
Goss S A, 304 Commercial bldg "

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Grimes G L, 1005 Conover bldg Dayton
Gustin Eli, 1535 W 5th "
Haas Wm F, 868 U B bldg "
Hartsock Wm, 311 U B bldg "
Heater O, 27 Davies bldg "
Heinz Philip, 67 S Samuel "
Herman S Edgar, 40 Callahan bldg "
Hill Chas C, 316 S Brown "
Hodapp Gustav A, 833 E Xenia av "
Hohler Jos H, 1817 E 3d "
Houck Martin J, 931 Reibold bldg "
Howard Fredk, 1015 W 3d "
Hubbell & Williamson, 927 Reibold bldg "
Huber H L, 32 Callahan Bk bldg "
Huber Jacob, s e cor 3d and Jefferson av "
Hunter Realty Co The, 21 Kuhns bldg "
Interstate Business Exchange, 1207 Conover bldg "
Izor Jacob H, 1227 W Germantown "
Jacksonville Land Co, 806 U B bldg "
James Wayland P, 12 N Main "
Kasmirsky Morris, 27 Davies bldg "
Kelly Seymour B & Co, 202 Conover bldg "
Kerns A G, 42 Davies bldg "
Kimmel & Freehafer, 270-6 The Arcade "
Knaub Wm R, 2253 E 5th "
Koontz E Grant, 216 Reibold bldg "
Kuhns Carey A, 24 Callahan bldg "
Kumler F A, 238 W Heman av "
Lamon S W, 905 Conover bldg "
Landis J H, 640 Reibold bldg "
Lasure Daniel, 8 Houston blk "
Lasure Jos P, 306 N Linwood "
Layton C E, 803 Reibold bldg "
Lewis & Lewis, 7 Newsalt blk "
Lough Chas H, 620 N National av "
Lovett J A, 602 E May "
Lydenberg C Albert, 25 E New "
Lyon Jos, 15 Louis blk "
McCabe T A, 18 Davies bldg "
McCabe Wm O, 43 Davies bldg "
McCain Realty Co, 492 Arcade bldg "
McCartney Harry E, 49 E Bond "
McGrew ——, 1012-13 U B bldg "
McIntire Chas N, 449 N Hunter "
McIntyre Frank E, 623 E Huffman "
McIntyre & Van Derveer, 35-36 Callahan Bank bldg Dayton
Manhattan Inv Co, 1012 U B bldg "
Meyers Edgar D, 45 W Kinnard "
Miami Land Title Co, 7 Kuhn bldg "
MILLS GEORGE W, 404 Conover Bldg (see adv) "
Mitchell Jas J, 4 Ohio blk "
Moorman Bldg Co, 206 E Jones "
Morris Charlotte, 24 N Mutual "
Morrow Chas L, 1115 E Wyoming "
Moses C C, 17 E 3d "
MYERS A G, 927-928 Reibold Bldg (see adv) "

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Oakes Fred C, 138 N Grove "
Ogelsby & Son, 516 Canby av "
Ohio-Arkansas Land Co, 1012 U B bldg "
Oldfather F C, 68 Callahan Bank bldg "
Owens Chas S, 805 N Main "
Parrott Wm G, 6th & Terrace av "
Petit Wm M, 904 Conover bldg "
Poling & Tredway, 708 U B bldg "
Ramby Agency, 8 N Main "
Randall J M, 30 Callahan Bank bldg "

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(See adv. p. 7)

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Scherer J G & Co, 456 N Brightwood "
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Schuster & Scherer, 140 S Main Dayton
Schweitzer C, s e cor 3d and Jeff av "
Schwind Realty Co, 1122-3-4 Reibold bldg "
Sears Sam'l D, 260 W Maple "
Sheller S G & Co, 701 U B bldg "
Sindell Jerrold W, 828 W Main Dayton
Smith M M, 933 N Main "
Smith W F, 716 Reibold bldg "
SOUTHLAND REALTY COMPANY, 916-919 Reibold Bldg (see adv) "
SOUTH PALATKA LAND CO THE (INC) (see adv) "

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Stokes Wm W, 706 Conover bldg "
Sullivan Realty Co, 226 N Valley "
Tettman H T, 200 W Fairview av "
Thomas N Realty Co, 701 Commercial bldg "
Thorne I N, 5 S Broadway "
Tichenor & Hudson, 701 Conover bldg "
Trump J C & Co, 503 N Williams "
Union Land Improvement Co, 1210 U B bldg "
Wampler, Watson Real Estate Co, 610 U B bldg "
Weller & McClure, 40 Davies bldg "
Westgerdes Bros, 56 Davies bldg "
Wheeler Thaddeus, 1026 W 3d "
Wilkin August, 24 Davis bldg "
Winter J A Co (The), 611-12 U B bldg "
Wirshing C A, 804 Conover bldg "
Wise Leslie B, 843 S Main "
Woodward E A, 56 Davies bldg "
Wortmann J A, 1210 U B bldg "
Wright John A & Son, 207 Arcade bldg "
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Hay F L "
Haymaker K V "
Heatley G A "
Krotz C W "
Latimer Land Co "
Mansfield F W & Son "
Maxwell Claude "
Palmer J W S "
Parmer & Decker "
Rath W I "
Richardson L W "
Watkins G W & G M "
Winn J W "
Wortman R W "
Cretcher Chas (Logan Co) De Graff
Jones A E (Delaware Co) Delaware
Kinnell & Harding "
Sycks J M "
Valentine L C "
Williamson A C "
Brotherton B J (Allen Co) Delphos
Davies H M "
Goethe Herman "
Kimball W S "
Lindermann John "
Stallkamp F X "
Fowler W E (Fulton Co) Delta
Hull J M "
Anderson W J (Tuscarawas Co) Dennison
Loller T H "
O'Donnell E R "
Pittenger Frank G "
Thomson A F (Henry Co) Deshler
Richardson J N (Jefferson Co) Dillonvale
Roe H T "
Landes Geo (Wayne Co) Doylestown
Kingsbury & DeWitt (Hardin Co) Dunkirk
Standard Real Estate Agency "
Ray F L (Geauga Co) East Claridon
Ballouz Joseph C (Columbiana Co) East Liverpool
Hailes Robert "
Hall John W Realty Co The "
Hill Arthur D "
Hill Real Estate Co "
Kent Wm "
Laughlin Richard W "
Marshall Erastus D "
Nice & Mason "
Owen George H & Co "
Smith Daniel J "
Supplee Walter C East Liverpool
Thompson & Wallover "
Valley Realty & Inv Co The "
West George E "
White D F & Son "
Ashbaugh R M (Columbiana Co) East Palestine
Foley N J "
Kyes L M "
Lentz & Cutting "
Lyon E L "
Ayers J C (Preble Co) Eaton
Bailey E E "
Banfill Wm "
Daugherty J S "
Horine John H "
May & Brumbaugh "
Sayler J "
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Hall J M, 319½ W State — "
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Crissinger S L — "
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Bloomer & Strong (Fulton Co) Wauseon
Darby F L S "
Darby Roscoe B "
Fencannen & Co "
Smith & Dangler "
Beekman L D (Pike Co) Waverly
Long John W "
McBridge J A "
Yale E Benjamin (Auglaize Co) Waynesfield
Binhower Joseph (Lorain Co) Wellington
Goodwin R N "
Haskell J T "
Johnson L A "
Cherington W B (Jackson Co) Wellston
Eblin W B "
Gooding Joseph "
Jones T R "
Woodrow G B "
Arnold C W (Columbiana Co) Wellsville
McKenzie Austin "
MacBane A C Wellsville
MacGregor C "
Riley John W "
Russell J W "
Crouse W W (Preble Co) West Alexandria
McFarland A H (Allen Co) West Cairo
Budd D H (Franklin Co) Westerville
Hood A C & Co "
Sanders F R "
Thrap Joseph (Coshocton Co) West Lafayette
Thompson Ernest (Logan Co) West Liberty
Williams & Scott "
Earnest Grant (Miami Co) West Milton
Kessler Wirt "
Seibert F M G (Wood Co) Weston
Keeler J V (Wayne Co) West Salem
Best A J (Aadams Co) West Union
Shumaker John "
Orton E C (Williams Co) West Unity
Harrison J W (Vinton Co) Wilkesville
Irwin J G (Clermont Co) Williamsburg
Lockart C H "
Walker O "
Clark & Pike (Lake Co) Willoughby
Collister W C "
Dickey E J "
Babb S M (Clinton Co) Wilmington
Braun S L "
Henderson H N & Co "
Huffman Amos "
McCoy & Smith "
McMillan Shipley "
Metzger J V & Co "
Stoltz Fred "
Buchanan C S jr (Monroe Co) Woodsfield
Buckio Fritz "
Norris J W "
Sears R F "
Staudt R Z "
Wichterman Ed "
Chamberlin Joseph (Champaign Co) Woodstock
Layman C C (Sandusky Co) Woodville
Brinkerhoff & Wallace (Wayne Co) Wooster
Eddy Robert E "
Feeman & Larwill "
Fetzer James C "
Flack R C & Co "
Flattery F L "
Landes E S "
Newkirk E W "

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Caves, Stevens & Hartley
161 South Garey Ave.
Pomona, - - Calif.

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Ricketts M U "
Fulton N A (Greene Co) Xenia
Jones Joseph E "
McVay John H "
Mills George W "
Prugh J W "
Taylor Chas F "
Hornaday J T (Greene Co) Yellow Springs
Beatty James (Darke Co) Yorkshire
Andres F W jr, Maloney blk (Mahoney Co) Youngstown
Barker C C, 312 Wick bldg "
Bergstein Samuel, 314 Dollar Bk bldg "
Black M B, 22½ S Phelps "
Brennen J W, 122 E Federal "
Brenner C F & Co, 16 N Phelps "
Brockway B W, 115 W Federal "
Buehrle J A M, 115 W Federal "
Cailov & Beight, 312 Dollar Bk bldg "
Cantwell J F & Sons, 304 Dollar Bank bldg "
Cartwright L A, 269½ W Federal "
Clark H A J, 407 Dollar Bank bldg "
Crum L S & Co, 205 W Federal "
Davis E J & Sons, 313 Dollar Bk bldg "
Davis J R Sons, 910 Wick bldg "
Eckert M H, 43 Central Sq "
Edmonds D W, 338½ W Federal "
Ellenberger W W, 188 Silver "
Evans J N, 137 W Federal "
Francis J G, 705 Dollar Bank bldg "
Francis & Ramsey, 1112 Wick bldg "
Frolund M W, 2 E Woodland av "
Gluck Henry, 246 W Federal "
Greenwald Henry, 13 Market "
Guggenheim Harry, 22½ N Phelps "
Guthman Leo, 304 Dollar Bk bldg "
Hamilton Realty Co, 511 Market "
Hartzell Isaac & Son, 1006 Wick bldg "
Hawk O E & C, Wick bldg "
Hegg & Horner, 703 Wick bldg "
Hennessy J J & E A, K of C bldg "
Hoffmaster & Beard, 510 Stambaugh bldg "
Jenkins W B, 508 Stambaugh bldg "
Jones E J, 401 Federal bldg "
Jones Thomas L, 13 Market "
Kaercher F A, 209 Dollar Bk bldg "
Kavanagh, Schromofsky & Garrity, 309 Dollar Bank bldg "
Kelly E L, 307 Dollar Bk bldg Youngstown
Kieling R O, 601 Dollar Bk bldg "
Kinder-Smith Land Co (The), 716 Dollar Bank bldg "
Kyle J C, 65 W Delasen av "
Leedy W E, 1301 Wick bldg "
Liebman E J, 422 Dollar Bk bldg "
Liebman & Gerstle, 120 Wick av "
Lindsay H W, 1229 Shehy "
Loftus A J, 1004 Wick bldg "
Long Bros & Co, 511 Stambaugh bldg "
McCrackeny M L, 22½ S Phelps "
McElevey W R, 605 Dollar Bank bldg "
Mackey Frank, 13 Sharon Line "
Medbury F B, 509 Dollar Bk bldg "
Miles-Roberts Co, 401 Dollar Bk bldg "
Murphy P J, 204 K of C bldg "
Murray Bros, 308 Dollar Bk bldg "
Obenauf Theo & Son, 109 Wick av "
Ozersky Max, Diamond Hall "
Palmer W H Co The, 33 N Rebecca "
Park W H Land Co The, 123 N Phelps "
Park W W, 115 W Federal "
Payne Thomas H, 127 E Federal "
Pfau & Faunce, 43 Central sq "
REALTY TRUST CO THE "
Rees, Hill & Hankins, 325 Dollar Bank bldg "
Rock & Young, 306 Dollar Bank bldg "
Rudge J Edgar, 219 Dollar Bk bldg "
Semple C E, 401 Wick bldg "
Shook Silas, 460 W Federal "
Smith Geo M, 301 Dollar Bk bldg "
Smith J L, 509 Stambaugh bldg "
South West Land Co The, 511 Stambaugh bldg "
Tanner H B, 338 W Federal "
Taylor Wick, Wick bldg "
Union Land & Building Co, n e cor Central sq "
Vogan F H, 43 Central sq "
Walker C F, 301 Dollar Bk bldg "
Wess Joseph W, 10 N Phelps "
Wilbur H J, 608 Stambaugh bldg "
Youngstown Real Estate Co, 507 Stambaugh bldg "
Youngstown Realty Co, 145 W Federal "
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Brown Geo, 510 Main "
Bunker H M, Masonic Temple "
Carr & Lynn, 547 N Fifth "
Central Ohio Realty Co, 13 N 5th "
Earich J B W, 49½ N Fifth "
England S H, 19 N 3d "
Fidelity Real Estate Co, 45 N Fifth "
Freehold Realty Co, 511 Masonic Temple "
Geyer N A "
Greenwood Realty Co, 17 N 4th "
Helmick-Worrell Co (The), 19 N Founth "

HOSKINSON C S, 47 N 4th "
Lloyd W E, 511 Masonic Temple "

LORIMER W A, General Real Estate, Commercial and Corporation Broker, Investments, Old Citizens Natl Bank Bldg "

Ludman C M, Masonic bldg "
McCarty N B "
Mason W J, 613 Main "
Mercer A J, 301 Peoples Sav Bk bldg "

NATIONAL CO-OPERATIVE REALTY CO, S T Wingeier Rep, N Fifth "

National Exchange Bureau, 47 N 4th "
Reasoner Clyde, 45 N Fifth "
Shaner E N Co, cor 5th and Main "
Spangler Realty Co, 11 N Fourth "
Welsh E J, 410 Market "
Westview Allottment, 19 N Fourth "
Wilson J B, 15 S 5th "

WINGEIER S T, Gen'l Real Estate, Fire Insurance, Loans, Business Opportunities, Investments, Rep Natl Co-operative Realty Co, N Fifth "

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*SUBDIVISION EXPERTS.

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*SUB DIVISIONS.

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DETWILER I H CO THE, cor Jefferson av and Superior (see adv) Toledo

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OKLAHOMA.

CAPITAL, OKLAHOMA CITY.

Population 1,657,155.
(U. S. Census, 1910.)

Oklahoma, "The State of Golden Opportunities" is bounded on the north by Kansas, on the east by Arkansas and Missouri and on the south and west by Texas and has a combined land and water area of 70,057 square miles.

The congressional act providing statehood for the organized territory of Oklahoma and the Indian Territory was approved June 16, 1906, and, under its provisions, delegates to a Constitutional Convention, which met in the fall, were elected that summer. The constitution was completed and signed April 19, 1907. Under that instrument state officers were elected September 17, when the constitution was adopted. The statehood proclamation was signed November 16, following and the state officers took their seats. The first legislature convened on the second of the following December and continued in session six months.

No other state in this Union was ever admitted, that possessed, at the time of her christening, so many people, so much material wealth, so many miles of railroad or such an important position in the world of modern progress as Oklahoma. Statistics show that the State now stands seventh in point of cotton production, ninth, in winter wheat production, first in broom corn production, fifth in alfalfa, tenth in corn, fifteenth in oats, seventh in cattle, ninth in horses and mules, twelfth in hogs. It is first in gas, oil, glass sand, gypsum, cement materials and asphaltum, third in coal, fourth in granite, fifth in building stone, fifth in clay and shale and seventh in marble.

Oklahoma is blessed with most favorable conditions of climate, which combined with the variety and natural richness of the soil make it a veritable garden spot. Situated in the latitude of North Carolina, Tennessee and Northern Texas, its climate might be classed as distinctively southern, yet its maximum summer temperature is seldom, if ever, greater than that of Nebraska or the Dakotas, and the heat is modified by almost continual breezes—moreover Oklahoma has a much longer growing season than any of the states to the north; while its minimum temperature is much higher. The average annual temperature is a little above 60 degrees raising from a mean of about 38 degrees in winter to about 80 degrees in summer. In spring the mean temperature is about 60

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T. HENRY, Manager
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Fruitvale, Cal.
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Alameda County

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degrees; in autumn about 62 degrees. The rainfall averages annually about 31 inches.

Oklahoma today produces all three of the principal agricultural products of the temperate zone, wheat, corn and cotton. Last year one of these crops, cotton—brought the farmers of Oklahoma more than $80,000,000 while the total farm production for the year approximated $200,000,000.

It is the proud boast of the State Geologist that "Oklahoma has more minerals and more of a kind than any state in the Union." The development of the state's mineral resources is in its infancy, yet it is coming forward rapidly in the production of zinc, lead, gypsum, coal, petroleum and gas.

In education, religious and general social development Oklahoma is abreast of the older commonwealths and is rapidly forging to the front. It has benefited by their experience and is blazing new paths.

Oklahoma is the bright particular spot on the map of opportunity. It is a commonwealth in the vigor of youth and merely at the beginning of its development. In farming, mining and manufacturing it is the one inviting field at this time. It represents the chance for the poor man. It represents handsome returns for the capitalist. Proximity to markets, superior transportation facilities, peculiarly favorable climate, the happy medium between heat and cold in weather, everything is favorable to the highest development in industrial lines and in citizenship.

POPULATION OF INCORPORATED CITIES, TOWNS AND VILLAGES—U. S. CENSUS 1910.

Ada	4,349	Cameron	206	Dougherty	278
Adair	376	Campbell	316	Douglas	132
Addington	493	Canadian	481	Duncan	2,477
Afton	1,279	Caney	295	Durant	5,330
Agra	366	Canton	703	Dustin	579
Alderson	786	Carmen	883	Earlsboro	388
Aline	303	Carnegie	835	Edmond	2,090
Allen	645	Carney	260	El Reno	7,872
Altus	4,821	Cashion	289	Eldorado	926
Alva	3,688	Castle	294	Elgin	178
Anadarko	3,439	Catoosa	404	Elk	3,165
Antlers	1,273	Cement	770	Elmore	266
Apache	950	Centralia	387	Enid	13,799
Arapaho	713	Chandler	2,024	Erick	915
Ardmore	8,618	Chant	882	Eufaula	1,307
Arnett	511	Chattanooga	471	Fairfax	819
Asher	381	Checotah	1,683	Fairland	569
Atoka	1,968	Chelsea	1,350	Fairview	2,020
Avard	170	Cherokee	2,016	Fallis	248
Bartlesville	6,181	Cheyenne	468	Fargo	341
Beaver City	326	Chickasha	10,320	Faxon	215
Beggs	855	Choctaw	242	Fletcher	374
Bennington	513	Choteau	483	Foraker	415
Berwyn	378	Claremore	2,866	Fort Cobb	382
Beulah	265	Clarksville	388	Fort Gibson	1,344
Bigheart	307	Cleo	425	Fort Towson	697
Billings	524	Cleveland	1,310	Foss	525
Binger	280	Clinton	2,781	Francis	931
Bixby	384	Coalgate	3,255	Frederick	3,027
Blackburn	335	Collinsville	1,324	Gage	924
Blackwell	3,266	Comanche	1,301	Gans	351
Blair	508	Cooperton	76	Garber	382
Blanchard	629	Copan	307	Garvin	957
Blocker	131	Cordell	1,950	Geary	1,452
Blue Jacket	508	Cornish	489	Geronimo	186
Bokchito	535	Covington	183	Glencoe	373
Bokoshe	483	Coweta	1,187	Goltry	320
Boley	1,334	Cowlington	378	Gotebo	740
Boswell	828	Coyle	413	Grandfield	830
Boynton	679	Crescent	903	Granite	1,229
Braggs	259	Cross	220	Grant	416
Braman	339	Crowder	529	Grove	888
Bridgeport	428	Cushing	1,072	Guerite	305
Bristow	1,667	Custer	854	Guthrie	11,654
Britton	696	Dacoma	146	Guymon	1,342
Broken Arrow	1,576	Davenport	394	Haileyville	2,024
Buffalo	282	Davidson	361	Hallett	147
Byars	487	Davis	1,416	Hardy	101
Byron	286	Deer Creek	166	Harrah	356
Cache	317	Delaware	662	Hartshorne	2,963
Caddo	1,143	Dewey	1,344	Haskell	857
Calvin	570	Dill	240	Hastings	727

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Havener	780
Headrick	270
Helena	760
Hennessey	1,665
Henryetta	1,671
Hickory	350
Hinton	686
Hitchcock	275
Hobart	3,845
Hoffman	307
Holdenville	2,296
Hollis	964
Hominy	760
Hooker	525
Howe	538
Hugo	4,582
Hunter	341
Hydro	562
Idabel	1,493
Indiahoma	188
Indianola	481
Ingersoll	253
Inola	405
Jefferson	281
Jenks	290
Jennings	361
Jet	365
Jones	163
Kaw City	595
Kemp	336
Keystone	273
Kiefer	1,197
Kildare	216
Kingfisher	2,538
Kingston	439
Kiowa	1,021
Konawa	761
Krebs	2,884
Kremlin	253
Lahoma	275
Lambert	127
Lamont	635
Langston	339
Lawton	7,788
Lehigh	1,880
Lenapha	412
Leon	197
Lexington	768
Lindsay	1,156
Lone Grove	222
Lone Wolf	677
Longdale	296
Lookeba	217
Lovell	220
Luther	310
McAlester	12,954
McComb	166
McCurtain	526
McLoud	638
Madill	1,564
Manchester	271
Mangum	3,667
Manitou	412
Mannsville	515
Maramec	224
Marble	342
Marietta	1,546
Marlow	1,965
Maud	503
Maysville	476
Medford	1,110
Meeker	349
Meno	69
Meridian	199
Miami	2,907
Milburn	438
Mill Creek	626
Minco	706
Moore	225
Mooreland	493
Morrison	327
Mounds	701
Mountain	449
Mountain View	855
Muldrow	671
Mulhall	441
Muskogee	25,278
Mutual	264
Nardin	277
Nashville	348
Navina	119
New Marshall	480
Newkirk	1,992
Noble	403
Norman	3,724
North Enid	128
Nowata	3,672
Oakland	366
Oakwood	199
Ochelata	550
Okarche	402
O'Keene	920
Okemah	1,389
Oklahoma City	64,205
Okmulgee	4,176
Oktaha	324
Olustee	850
Oologah	255
Orlando	340
Owasso	373
Paden	419
Panama	310
Paoli	239
Pauls Valley	2,689
Pawhuska	2,776
Pawnee	2,161
Peggs	263
Peoria	135
Perkins	603
Perry	3,133
Phillips	680
Piedmont	255
Ponca	2,521
Pond Creek	1,113
Porter	637
Porum	548
Poteau	1,830
Prague	1,025
Pryor Creek	1,798
Purcell	2,740
Quinlan	355
Quinton	697
Ralston	597
Ramona	725
Randlett	574
Ravia	556
Red Fork	350
Red Oak	398
Red Rock	378
Renfrow	207
Rentiesville	411
Ringwood	271
Ripley	368
Rocky	378
Roff	1,044
Roland	228
Roosevelt	298
Rush Springs	823
Ryan	1,207
Sallisaw	2,479
Sapulpa	8,283
Sasakawa	241
Savanna	200
Sayre	1,881
Scullin	73
Seiling	352
Seminole	476
Sentinel	857
Seward	159
Shattuck	1,231
Shawnee	12,474
Silo	152
Skedee	289
Skiatook	606
Snyder	1,122
Soper	233
South Coffeyville	196
Sparks	421
Spiro	1,173
Sterling	276
Sterrett	575
Stidham	116
Stigler	1,583
Stillwater	3,444
Stillwell	1,039
Stonewall	494
Stratford	685
Stroud	1,220
Sugden	321
Sulphur	3,684
Taft	352
Tahlequah	2,891
Talala	340
Talihina	491
Taloga	468
Tamaha	498
Tecumseh	1,626
Temple	852
Terral	573
Texhoma	372
Texola	361
Thomas	1,371
Tipton	441
Tishomingo	1,408
Tonkawa	1,776
Tryon	176
Tulsa	18,182
Tupelo	387
Tuttle	794
Valliant	656
Vera	312
Verden	524
Vian	794
Vinita	4,082
Wagoner	4,018
Wakita	405
Walter	1,377
Wanette	677
Wann	286
Wapanucka	948
Watonga	1,723
Waukomis City	533
Waurika	2,928
Wayne	332
Waynoka	1,160
Weatherford	2,118
Webber Falls	380
Welch	684
Weleetka	1,229
Wellston	590
Westville	802
Wetumka	1,190
Wewoka	1,022
Wilburton	2,277
Wild Cat	411
Wister	498
Woodville	389
Woodward	2,696
Wyandotte	255
Wynnewood	2,002
Yale	685
Yeager	23
Yukon	1,018

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LIST OF COUNTY OFFICERS.

County.	County Seat	County Clerk.	Treasurer.	Register of Deeds.
Adair	Stilwell	A. W. Sanders	R. R. McCloud	G. O. Grant.
Alfalfa	Cherokee	H. L. Kincheloe	H. L. Young	J. R. Constant.
Atoka	Atoka	R. W. Harrison	H. J. Bond	W. A. McBride.
Beaver	Beaver	G. H. Wright	John Sims	H. M. Bulick.
Beckham	Sayre	J. C. McKenzie	W. A. Murphy	Mrs. A. D. Jones.
Blaine	Watonga	J. H. Craven	J. J. Morrison	T. Graalman.
Bryan	Durant	S. E. Swinney	J. V. Spell	J. M. Moore.
Caddo	Anadarko	J. D. Pugh	E. M. West	B. F. Cooper.
Canadian	El Reno	Robert Bretz	L. R. Patterson	C. Matthews.
Carter	Ardmore	B. W. Duke	D. M. Rumph	J. G. Latta.
Cherokee	Tahlequah	T. J. Carlisle	J. P. Thompson	R. W. Foster.
Choctaw	Hugo	J. W. Milam	A. J. Steen	J. A. Pennington.
Cimarron	Boise City	Ed. McMahan	J. A. Ellis	R. A. Owens.
Cleveland	Norman	L. L. McComb	R. S. Davis	J. Carrier.
Coal	Coalgate	F. Gibson	P. Greenan	C. E. Davis.
Comanche	Lawton	J. M. Haynes	D. W. Boyer	Charla Critcher.
Craig	Vinita	R. F. Nix	E. D. Ficklin	E. N. Williamson.
Creek	Sapulpa	Abner Bruce	J. L. Brady	H. H. Adams.
Custer	Arapahoe	F. T. Huston	H. A. Moore	R. M. Davis.
Delaware	Grove	Ed. West	T. J. Williams	G. W. Fields.
Dewey	Taloga	E. F. McLennan	E. L. Porter	G. W. Kouns.
Ellis	Arnet	T. W. Sumpter	J. F. Rogers	O. E. Richards.
Garfield	Enid	I. A. Williams	E. B. Weatherly	C. B. Longcor.
Garvin	Paul's Valley	A. Plaster	J. F. Trimmer	W. J. Harris
Grady	Chickasha	J. D. Lindsay	W. C. Cloud	Geo. Petty.
Grant	Medford	P. W. Ziegler	R. J. Russell	C T. Coleman.
Greer	Mangum	F. McNeil	F. M. Overton	Mrs. M. Watkins.
Harmon	Hollis	Jos. Ready	Wm. Aufill	John Overton.
Harper	Buffalo	E. L. Hubbard	W. A. Davis	Hattie E. Seaman.
Haskell	Stigler	L. C. Winn	W. W. Eckles	Henry Smith.
Hughes	Holdenville	P. B. Adair	B. W. Mackey	C. C. Leach.
Jackson	Altus	I. M. Ashlock	J. S. Moore	A. E. Bilbrey.
Jefferson	Waurika	J. B. Steele	J. E. Howard	M. C Fisher.
Johnston	Tishomingo	G. W. Lowry	V. F. Eubank	J. C. Bennett.
Kay	Newkirk	W. E. Shinn	H. M. Ziegler	E. C. Denton.
Kingfisher	Kingfisher	G. H. Woodworth	C. E. Moore	F. D. Dakin.
Klowa	Hobart	C. H. Fawks	G. A. Bottom	E. L. Barnes.
Latimer	Wilburton	A. L. Perdue	J. C. Evans	E. L. Malone.
Le Flore	Poteau	A. B. Green	J. H. Hinton	C. G. Adkins.
Lincoln	Chandler	J. E. Rea	J. J. Guyman	D. Brown.
Logan	Guthrie	C. S. Olson	F. W. Ritterbusch	W. E. McKeand.
Love	Marietta	J. I. Pittman	W. L. Alexander	J. D. Jarrett.
McClain	Purcell	C. W. Hoggard	J. B. Thurston	C. M. McLain.
McCurtain	Idabell	W. L. Ray	E. L. Nelson	E. B. Herndon.

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Celery and Farm Lands
City Property
Peoples Bank Bldg., Sanford, Fla.

County	County Seat	Clerk of Court	Treasurer	Register of Deeds
McIntosh	Eufaula	J. O. Price	N. Wimmer	J. B. Morrow.
Major	Fairview	J. A. Schofield	L. Mathis	W. N. Boggs.
Marshall	Madill	P. Burney	V. Gayle	G. M. Jones.
Mayes	Pryor	L. C. Harrison	J. B. Dunham	C. E. Langley.
Murray	Sulphur	E. Cleveland	J. C. Lindsey	T. M. Latimore.
Muskogee	Muskogee	W. E. Looper	W. H. Wainwright	C. H. Eberle.
Noble	Perry	I. A. Crigler	F. Mugler	C. H. McCubbins.
Nowata	Nowata	Ed. Elliott	J. H. Shufeldt	T. B. Campbell.
Okfuskee	Okemah	W. T. Harper	A. Thomas	C. W. Board.
Oklahoma	Oklahoma	J. W. Riley	C. McCafferty	J. S. Coates.
Okmulgee	Okmulgee	F. H. Smith	E. E. Schock	J. L. Peacock.
Osage	Pawhuska	W. J. Boone	J. A. Hunter	T. M. Broaddus.
Ottawa	Miami	M. R. Walker	J. H. Connolly	L. Lampkins.
Pawnee	Pawnee	F. Shoemaker	M. D. Walker	H. Pray.
Payne	Stillwater	E. M. Hamlin	G. Dollinger	F. Harding.
Pittsburg	McAlester	J. O. Toole	J. I. Wood	A. G. Cochran.
Pontotoc	Ada	W. S. Kerr	R. H. Erwin	C. C. Hargis.
Pottawatomie	Tecumseh	J. L. Cotton	T. M. Kirk	W. S. McCaskill.
Pushmataha	Antlers	W. D. Parks	F. C. Amend	W. E. Johnson.
Roger Mills	Cheyenne	J. H. Osborn	J. E. Keen	J. L. Ivy.
Rogers	Claremore	W. J. Eldrige	W. H. Rogers	W. P. Payne.
Seminole	Wewoka	G. Pool	M. Herndon	W. W. Lucas.
Sequoyah	Sallisaw	H. B. Clark	L. Holmes	J. W. Boydston.
Stephens	Duncan	B. A. Barnes	G. Fitzhugh	R. W. King.
Swanson	Mt. Park	C. B. Bristow	C. M. Hunter	H. Francisco.
Texas	Guymon	A. F. Burch	W. R. D. Smith	J. C. Williamson.
Tillman	Frederick	J. B. Darden	S. Parks	J. H. Ingram.
Tulsa	Tulsa	R. E. Curran	J. T. Kramer	H. C. Walkey.
Wagoner	Wagoner	J. E. McElroy	C. E. Trumbo	H. Willison.
Washington	Bartlesville	J. C. Mitchell	J. Johnston	F. A. Graybill.
Washita	Cordell	F. Thomson	W. H. Deen	C. B. Lorenz.
Woods	Alva	J. H. Butler	T. J. Dyer	S. H. Quinlan.
Woodward	Woodward	F. K. Tucker	W. H. Wilcox	G. M. Crosno.

PUBLIC LANDS.

Statement by Land Districts and Counties with Brief Description.

Land District—El Reno.

County.	Area appropriated and unreserved. Surveyed. Acres.	Unsurveyed. Acres.	Total. Acres.	Brief description of character of unappropriated and unreserved land.
Blaine	1,000	.....	1,000	Broken.
Caddo	2,503	.....	2,503	Mountainous, sandy.
Canadian	603	.....	603	Broken.
Custer	438	.....	438	Do.
Kiowa	4,343	.....	4,343	Mountainous.
Washita	5	.....	5	
Total	8,892	.....	8,892	

Land District—Guthrie.

Blaine	542	.....	542	Grazing land.
Canadian	152	.....	152	Do.
Cleveland	70	.....	70	Rough grazing land.
Custer	170	.....	170	Broken and rocky.
Ellis	3,611	.....	3,611	Grazing lands.
Dewey	4,406	.....	4,406	Do.
Grant	32	.....	32	Rough grazing land.
Kingfisher	219	.....	219	Grazing lands.
Oklahoma	3	.....	3	Do.
Pawnee	25	.....	25	Rough grazing land.
Pottawattomie	26	.....	26	Do.
Roger Mills	4,575	.....	4,575	Grazing lands.
Total	13,831	.....	13,831	

Land District—Lawton.

Beckham	14,918	.....	14,918	Rough, unfit for cultivation.
Comanche	800	.....	800	Mountainous.
Greer	5,762	.....	5,762	Rough, unfit for cultivation.
Jackson	4,190	.....	4,190	Do.
Roger Mills	1,614	.....	1,614	Do.
Total	27,284	.....	27,284	
State total	50,007	.....	50,007	

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It is national because it publishes everything about real estate matters in the United States
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DIGEST OF THE LAWS OF OKLAHOMA.

ASSIGNMENTS.—An insolvent debtor may in good faith execute an assignment of property to one or more assignees in trust for his creditors. Such assignment will not be valid if it be upon or contain any trust or condition by which any creditor is to receive a preference or priority over any other creditor. Assignments must be in writing, subscribed by the assignor or his agent, authorized in writing, and must be acknowledged and recorded and an inventory filed within twenty days after the date of assignment. Exempt property does not pass. Assignments embracing real property must be acknowledged in the same manner as deeds.

ATTACHMENTS.—Attachment may be had on the usual grounds, viz.: Where defendant is a foreign corporation, or has absconded with intent to defraud his creditors, or has left the county of his residence to avoid service of a summons, or so conceals himself that a summons cannot be served upon him, or is about to remove his property or a part thereof from the jurisdiction of the court with intent to defraud his creditors, or is about to convert his property or a part thereof to place it beyond the reach of his creditors, or conceals property or rights in action, or has assigned or disposed of, or is about to assign or dispose of, his property or a part thereof, so as to defraud his creditors, or has fraudulently contracted the debt or obligation for which suit has been or is to be brought ,or where he has failed to pay the price of any article or thing delivered which by contract he was bound to pay upon delivery.

INTEREST.—Legal rate is six per cent. unless otherwise provided by contract, and no contract for interest above ten per cent can be enforced. Usury forfeits twice the whole interest agreed upon, and, when paid, may after demand be recovered in an action of debt at any time within two years after maturity of such usurious contract.

LIMITATIONS.—The Statute of Limitations does not operate in cases where defendant is absent from territory. On real action five years is the limit; on oral and written contracts, three and five years respectively; foreign judgments, one year.

MARRIED WOMEN.—Married women retain the same legal existence and legal personality as before marriage. A married woman can convey her separate property without the consent of her husband, and neither her separate property nor her earnings are liable for the debts of her husband. Married persons of any age, when otherwise qualified, may dispose of and make contracts relating to real estate acquired after marriage. Generally, males at 21 and females at 18 may mortgage, convey or otherwise dispose of real property in the state.

MORTGAGED PROPERTY.—Persons wilfully destroying or disposing of personal property mortgaged to another, while the mortgage is in force, without consent of the holder, may be convicted of felony, punishable by one year in jail or $500 fine.

FORM OF WARRANTY DEED.

Know all men by these presents, that I (or we), for and in consideration of .....dollars, in hand paid, the receipt of which is hereby acknowledged, do hereby grant, bargain, sell and convey unto.....the following real property, situated in.....County, State of Oklahoma, to-wit:..... ....., with all its appurtenances, and warrant the title to the same.

Signed and delivered this.....day of....., 19....

ACKNOWLEDGMENTS.—Notaries public shall have authority to make proof and acknowledgment of deeds and other instruments in writing. Must have a notarial seal containing his name and residence, and shall add to his official signature the date of expiration of his commission. The statute of limitation against a notary or his securities is three years from the time the cause of action accrues. County clerk or clerk of the district court and justice of the peace may take acknowledgments.

FORM OF ACKNOWLEDGMENT.

State of Oklahoma,
.....County, ss. .....

Before me,....., in and for said county and state, on this..... day of....., 19...., personally appeared....., and to me known to be the identical person who executed the within and foregoing instrument, and acknowledged to me that.....executed the same as.....free act and voluntary act and deed for the uses and purposes therein set forth.

(Official Signature and Seal.)
(Date of expiration.)

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OKLAHOMA

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Names appearing under Headings marked thus * are only inserted when specially contracted for.

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ADA TITLE AND TRUST CO Ada
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PONTOTOC COUNTY ABSTRACT CO, C T Angel Sec and Treas. We Photograph the Records. Bonded Abstracters "
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Echols S E "
Shaw A S J "
Fash & Graves Alva
French Will F "
Green C A Abstract Co "
Noah H A "
Schaefer & Donlin "
Woods County Abstract & Loan Co "
Bristow & McFayden Anadarko
Lacey W I "
Lacey & Castles "
Pioneer Abstract Co "
CUSTER COUNTY ABSTRACT CO Arapaho
Hughes W R "
Ardmore Abstract Co Ardmore
Carter County Abstract Co "
Chickasaw Abstract Co "
Atoka Abstract Co Atoka
GUARANTY ABSTRACT CO (see adv) "
Oklahoma Abstract Co "
SOUTHERN ABSTRACT CO THE Bartlesville
Washington County Abstract Co "
Beaver County Abstract Office Beaver
Braidwood & Son "
Frazer Walter C "
Tracy F C "
White C W Buffalo
Williams B E "
Wyatt C A "
Abstract & Guaranty Co Chandler
Lincoln Co Abstract Co "
McIntosh Abstract Co Checotah
Oklahoma Abstract Co Cherokee
Pioneer Abstract & Loan Co "
Chickasha Abstract Co Chickasha
Cochran Abstract Co "
Grady County Abstract Co "
GUARANTEE ABSTRACT CO "
Washita Valley Abstract Co "
Central Title & Trust Co Claremore
Johnston Abstract & Loan Co "
Rogers County Abstract Co "
Thompson R H Clinton
Coal County Abstract Co Coalgate
Penn Frank E Abstract Co Cordell
Steele Robert "
Duncan Abstract Co Duncan
March R L "
Stephens County Abstract Co "
Bryan County Abstract Co Durant
Citizens' Loan & Realty Co "
Durant Real Est & Abstract Agcy "
Title Abstract Co "
Canadian County Abstract Co El Reno
El Reno Abstract, Loan & Ins Co "
Jensen & Newland "
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Buffington B F "
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Owen F D "
Razey Nathan "
Thomas H H "
Williams R T "
McIntosh County Abstract Co Eufaula
Okla Title & Trust Co "
Fairview Abstract Co Fairview
Major County Abstract Co "
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Guaranty Title & Realty Co "
National Abstract Co "
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Collins Josephus "
Pemberton E A "
Cassin Abstract Co Lawton
Hall Abstract Co "
Schowalter E J "
Yeoman Abstract Co "
McALESTER TRUST CO THE, E A Wilson Mngr, cor Grand and 2d McAlester
Pittsburg County Abstract Co "
SECURITY INVESTMENT CO Mangum
Haynes R H & Co Marietta
Jordan Co The "
Davis Bros Medford
Harper J S "
Miami Abstract Co Miami
Pioneer Abstract Co "
American Title Co Muskogee
Clark E O Abstract Co "
Davis F M & Co "
Farriss Bros "
Muskogee County Abstract Co "
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Title Abstract & Certificate Co "
Wagoner County Abstract Co "
ALBRIGHT P H & CO Newkirk
Austin W L "
Burnett C M "
Hammond J P "
Lambert H G "
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Central Title & Inv Co Oklahoma City
Oklahoma Abstract Co "
Pioneer Abstract & Trust Co "
Sackett James G "
Southern Surety Co "
Standard Abstract Co "
VOLLERS LOUIS J A, 15 Zieglar Bldg "
Western Land & Abstract Co "
Capital Abstract & Realty Co Okmulgee
Okmulgee Abstract Co "
GUARANTY ABSTRACT CO THE Pauls Valley
Valley Abstract Co "
Meurer Mollie Pawnee
Hanson J A Perry
Tucker & Perryman "
Harper J S Pond Creek
Le Flore County Abstract Co Poteau
Barrowman Wm Purcell
Purcell Abstract Co "
Jefferson County Abstract Co Ryan
Upham & Schoolfield "
Sequoyah County Abstract Co Sallisaw
Creek Security & Title Co Sapulpa
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HOUGHTON H B REALTY CO, 306 Am Natl Bank Bldg "
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PETTUS B F (see adv) Tulsa
NEWELL D M (see adv) Wanette

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THOMPSON S Paden
DAVIDSON BLOUNT F & COMPANY, Baptist University (see adv) Shawnee

*COLONIZATION AGENTS.

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*COLONIZATION LANDS.

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PATRICK G W CO, 315 Culbertson Bldg Oklahoma City

*COLORADO LANDS.

LAKE JOHN S, 310 Empire Bldg Oklahoma City

*CORN LANDS.

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PUGH M T Avard
DE PUY JOHN M (see adv) Checotah
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PARKER & TURNER (see adv) Davis
ELSEA BROS Elk City
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STATE INVESTMENT CO (see adv) Norman
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AMERICAN REAL ESTATE CO (Inc), 902 State Natl Bank Bldg Oklahoma City
CALDWELL T F REALTY CO, 302 State Natl Bank Bldg "
GILLILAND & WIGHAM, 4 Ziegler Bldg "
HENSHALL J W, 616 Majestic Bldg "
MARKHAM & HARRIS, 220 N Broadway "
PUTNAM COMPANY, I M Putnam Pres, "
ROBINSON MRS M C, 132½ W Second "
RUSCO GEO S & CO, 210 Majestic Bldg "
STUART OSCAR CO, 21½ N Robinson "
TURNER A R, 222 Lee Bldg "
WOODSON T D, 318 Culbertson Bldg "
CHOCTAW TOWNSITE & IMPROVEMENT CO Sayre
SIDES W F (see adv) "
FOSTER & GRAY Shattuck
LAMBARD-HART REALTY & INVESTMENT CO (Inc) (see adv) Shawnee
PIONEER REALTY CO, 3-4 Whittaker Bldg (see adv) "
KEIM GEORGE H & CO Walters
NEWELL D M (see adv) Wanette

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ADAMS BROS (see adv) Ardmore
DEXTER J R, 16 W Main "
MULLEN J S "
POST-CURB CO THE (see adv) "
WELLS C L LAND CO, Post Office Bldg (see adv) "
PUGH M T Avard
FARMERS LAND AND LOAN CO (see adv) Byars
BAHNSEN JOHN E Checotah
DE PUY JOHN M (see adv) "
FAULKNER BROS (see adv) "
GOOD & CO Chickasha
JENKINS & MAJOR "
JONES J C, 1 Elks Bldg "
SPEAKE-MILLS CO (see adv) "
SUCCESS REALTY CO (see adv) Clinton
WARD J D Collinsville
DULANEY R O Cornish
LIVE WIRE REALTY CO, Box 474 (see adv) Davis
PARKER & TURNER (see adv) "
JOHNSON & MARSHALL, Ritchey Bldg Durant
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SOUTHERN REALTY CO, Hub Bldg (see adv) "
BATES & MARTIN, 206 Surety Bldg Muskogee
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Hoover Realty Co "
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Lane George (Nowata Co) Elliott
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Woodson Thos (McCurtain Co) Isabel
Potter H A (Swanson Co) Indiahoma
Rice T J (Pittsburg Co) Indianola
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Ellis Jeff D, 208 Scales bldg "
Ellison & Stroupe, 210 Surety bldg "
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Fields W P, 18 English blk "
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Carpenter Co The, 210 N Robinson "
Carwright E L, 229 Am Natl Bk "
Central Title & Inv Co, 12 N Robinson "
Chamberlain Miss, 118½ N Bway "
CLASSEN CO THE (Inc) (Paid up Capital $150,000) Anton H Classen Pres, George H Brauer Vice-Pres and Treas, Fred S Coombs Sec (see front edge and adv) "
Coates Roger S, 33 N Robinson "
Cody J F, 303 Empire bldg "
Colcord Inv Co, 1109 Colcord bldg "
Colliver G W & Co, 27 N Robinson "
Conway R M (Inc), 30 N Robinson "
Corder Louise, 1st and Robinson "
Cowles E M, 210 Majestic bldg "
Crandall Ross, 4 Ziegler bldg "
Cummings & Throne, 412 State Natl Bk "
Cutrell A H, 21½ N Robinson "
Dale B B, 119½ N Bway "
Daniels Realty Co, 12 N Bway "
Davidor Arthur (Inc), 305 W Main "
Dean Realty Co, 110 N Bdway "
DeForest Co, 118½ N Bway "
Delaney & Carey, 229 Lee bldg "
De Long & Thompson, 210 Security bldg "
Dickson & Moyer, 522 Ins bldg "
Dillingham D C, 427 Lee bldg "
Dittmer & Peshek, 12½ S Robinson "
Dodds F A Realty Co, 215 State Natl Bk "
Duncan-Stone Realty Co, 119½ N Bdway "
Dunn & Alexander, 33 N Robinson "
Edelstein Nathan, 302 Herskowitz bldg "
Edwards E R, 108½ W Grand av "
Ellison Land Co, 406 Am Natl Bk "
Evans Realty Co, 133½ W Main "
Faris-Richardson Co, 511 Majestic bldg "
Farm & Home Inv Co, 402 Culbertson Bldg "
FARMER A C & CO, 206-208 N Robinson "
FARMER & RODEN, 210½ W Main Oklahoma City
Finley Realty Co, 400½ W Main "
Fletcher C E, 119½ N Bway "
FOSTER RENTAL CO, 113½ W Main "
Francis J L, 319 Baum bldg "
Franty & Franty, 30 W Grand av "
Freeman & Barnard, 35½ N Robinson "
Gast & Bancroft Real Est & Inv Co, 209 Security bldg "
Gee Bird Realty Co, 315 E 2d "
George W L, 114½ W Main "
German-American Realty & Ins Co, 221 Balto bldg "
Gibbons P J, 115½ W Grand "
Gibbs A L, 5 Ziegler bldg "
Gilliland J C, 4 Ziegler bldg "
GILLILAND & WIGHAM, 4 Ziegler Bldg "
Goodholm-Sparrow Inv Co, 104 N Robinson "
Graves J D Real Est Co, 9 S Robinson "
Haggard S E, 229 Am Natl Bk bldg "
Hall Loan & Invt Co, 117½ W Grand "
Hampton Frank Realty Co, 128½ W Main "
Hampton John W, 104½ W Main "
Harkey L M, 220 Balto bldg "
Harness & Son, 31½ W Main "
Harrah & Robb, 312 Oklahoma bldg "
Harter Co, 236 Lee bldg "
Harter H C, 212 Balto bldg "
Hassett W T, 119½ N Bdway "
Hathaway W C, 315 Am Natl Bk "
Hawk Realty Co, 7 Ziegler bldg "
Helm R F, 316 Lee bldg "
Helt J W, 128½ W Main "
HEMENWAY, 107 N Harvey "
HENSHALL J W, 616 Majestic Bldg "
Hess J Co The, 209 State Natl Bk bldg "
Hicks H L & C W, 104½ W Main "
HIGGINS-JONES REALTY CO, 206 State Natl Bank Bldg "
Highland Park Development Co, 15 N Broadway "
Hitt R E L, 204 W Main "
Hodge Joe, 115½ W Grand av "
Holmes C N, 115½ N Broadway "
Holzopel & Curnutt, 21½ N Robinson "
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HOUGHTON H B REALTY CO, 306 Am Natl Bank Bldg "
Hughes Co, 712 Am Natl Bk bldg "
Hunsinger Bros, 204½ W Main "
Hurst A O Realty Co, 318 Baltimore bldg "
Illinois Realty Co, 9 N Robinson "
Ingram J W, 429 Am Natl Bk bldg "
Jefferson Realty Co, 110 N Bdway "
Jennings Inv Co, 318 State Natl Bank bldg "
Johns & Spencer, 612 Insurance bldg "
Johnson Miss Jess, 327 Am Natl Bank bldg "
Johnson L W, 302 Oklahoma bldg "
Kendall J A Realty Co, 108½ W Grand av "
Kennedy Mrs M H, 132½ W 2d "
Kerr A W, 315 Am Natl Bank bldg "
KIGHT L D, 104 N Robinson "
Klein Ed L Realty Co, 417 Colcord bldg "
Kuenkel Wm, 115½ W Grand "
La Bountie & Gibson, 511 Colcord bldg "
Ladd J L, 117½ W Grand "
LAKE JOHN S, 310 Empire Bldg "
Landrum E M, 705 Colcord bldg "
Lash T R, 320 Security bldg "
Laumaunn Land Co, 201 State Natl Bk bldg "
Lawrence T A, 119½ N Broadway "
Levy Bros, 330 W Main "
Lewis A E & Co, 211 Security bldg "
Lokey W E, 108½ W Grand "
Luke E E, 316 Lee bldg "
Lutes & Linkhart, 429 Lee bldg "
Lynds G H Realty Co, 429 Lee bldg "
McCann S W & Co, 218 Am Natl Bank bldg "
McKee W A, 118 W Grand "
McMechan Jas & Co, 9 S Robinson "
MacRae W & Co, 418 Balto bldg "
Mann J W, 412 Am Natl Bank bldg "
Marden C J, 402 Culbertson bldg "
MARKHAM & HARRIS, 220 N Broadway "
Marshall Fred E, 514 Security bldg "
Martin Frank G, 117½ W Grand av "
Maxwell G J, 309 Scott bldg "
Milam Thos M, 603 Colcord bldg "
Moddy & Youngblood, 320 W Grand "
Moore G C-Miller Co The, 703 Colcord bldg Oklahoma City
Moore & Murphy, 318 Balto bldg "
Morey & Cummins, 115½ N Broadway "
Morgan Ben, 319 Baum bldg "
Morgan D S, 216 Colcord bldg "
Muller Realty Co, 219 N Broadway "
Myers A B, 1005 S Robinson "
Naden Geo C, 33 N Robinson "
Neal A E, 215 Colcord bldg "
Neal J W, 215 Colcord bldg "
Nelson-Witt Realty Co, 601 Majestic bldg "
Newell & Weems, 228 Am Natl Bank bldg "
Nichols & Stone, 216 State Natl Bank bldg "
Norman & Williams, 133½ W Main "
Novah J J & Co, 323 Balto bldg "
Oakes Wilbur, 108½ W Grand av "
Oklahoma City Realty Co, 417 Campbell bldg "
Oklahoma Development Co, 415 Colcord bldg "
Oklahoma Lot & Land Co, 903 Colcord bldg "
Oklahoma Realty & Investment Co, 303 Culbertson bldg "
Olvey J W Realty Co, 111 N Harvey "
Opportunity Investment Co, 315 Colcord bldg "
Osage Land & Development Co, 511 Colcord bldg "
Osage Townsite Co, 903 Colcord bldg "
Owen & Welsh, 201 Majestic bldg "
PATRICK G W CO, 315 Cubertson Bldg "
Patrick-Pattenger Co, 708 Colcord bldg "
Patterson Co, 110 N Broadway "
Peck W L, 202 N Robinson "
Pryer & Gardner Co, 111½ W Main "
PUTNAM COMPANY, I M Putnam Pres "
Putnam Heights Development Co, 104 N Robinson "
Queen City Development Co, 417 Campbell bldg "
RANDOLPH J D, 407 E 1st "
Reed F O, 707 Colcord bldg "
Reed-Macon Realty Co, 232 Am Natl Bank bldg "
Richardson C D, 217 Balto bldg "

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Riley Investment Co, 201 Am Natl Bank bldg "
Roach E B & Co, 412 Majestic bldg "
Roberts & Irick, 526 Lee bldg "
ROBINSON MRS M C, 132½ W 2d "
Rodesney C A & Co, 115½ W Grand "
Rollison J W, 418 Baltimore bldg "
Roosevelt Realty Co, 610 Majestic bldg "
Rose John R & Co, 303 Am Bk bldg "
Rouse & Strauss, 308 Colcord bldg "
Rummell H N, 309 Am Bk bldg "
RUSCO GEO S & CO, 210 Majestic bldg "
Ryan Realty Co, 119½ N Bway "
Sadler Investment Co, 412 Security bldg "
Sawyers W M Realty Co, 108½ W Grand "
Scanlin & Norris, 133½ W Main "
Scott & Thompson Realty Co, 132½ W 2d "
Scruggs Finley, 704 Colcord bldg "
Sears-Vasse Realty Co, 330 Am Natl Bk bldg "
Shields J W, 29 N Robinson "
Shields Willis G, 514 Security bldg "
Shipp & Murphy, 801½ State Natl Bk "
Sims Agency (H T & Lee), 132½ W Main "
Sites C P, 206 Colcord bldg "
Smith-Brewer Co, 504 Colcord bldg "
Smith-Ellis Realty Co, 108½ W Grand av "
Smith H M, 202 State Natl Bk bldg "
Smith Thad, 120½ N Robinson "
Smith & Meyer, 10 S Robinson "
Spears E P Realty Co, 514 Balto bldg "
Spenny E C Realty Co, 135½ W Main "
SQUARE DEAL REALTY CO, L H Kerns Mgr, 504½ W Grand av "
Standard Inv Co, 523 Security bldg "
Stealey Realty Co, 132½ W Main "
Steinberger Abe, 205 Colcord bldg "
Stephen W S, 13½ W California "
Stone G B Realty Co, 18 N Robinson "
STUART OSCAR CO, 21½ N Robinson "
Stubblefield John, 108½ W Grand av "
Success Realty Co, 10 N Hudson Oklahoma City
Thomas Ross E & Sons Co, 21 N Robinson "
Thompson-Scott Real Est Co, 132½ W 2d "
TURNER A R, 222 Lee Bldg "
University Development Co, "
Vaden W H, 429 Am Natl Bk "
Vance H A, 209 Am Natl Bk "
Wahl Inv Co, 406 Am Natl Bk "
Wahl Lewis Co (Inc), 301 Colcord bldg "
Ward G R, 115½ W Grand av "
Webb J W, 211 Security bldg "
Welborn J E, 120½ N Robinson "
Wells Curtis E, 310 Security bldg "
Wells J K, 118½ W Main "
Western Land & Abs Co, 704½ W Main "
Westmoreland & Harvey, 19½ N Broadway "
White Alice M, 219 Balto bldg "
Williams Mrs C E, 218 Am Bk bldg "
Williams L T, 128½ W Main "
Winans J F, 119½ N Bway "
WOODSON T D, 318 Culbertson Bldg "
Woodward N W, 115½ W Grand av "
Workman & Co, 100 N Robinson "
Yeokum Geo R, 115½ W Grand av "
Ziegler, Cook & Ziegler, 21 N Robinson "
Bailey Berry (Okmulgee Co) Okmulgee
Bozarth Jacob "
Capital Abstract & Realty Co "
Cover Chas E "
Douglas C E "
Evans & Bassett "
Gill E W "
Gillman & Mitchener "
Home Seeker's Bureau "
Jolly & Medlen "
McAdoo W C "
McKee W L "
Milliken C A "
Sweet H D "
Truman & Baker "
Edwards & Loud (Jackson Co) Olustee
Hooker-Wishart Investment Co "
Debout I W (Logan Co) Orlando
Byerley L P (Okfuskee Co) Paden
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Phillips R L "
Pyeatt & Moore "
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Dial Land Co (Osage Co) Pawhuska
Tolson & Steele "
Hale James H (Pawnee Co) Pawnee
Sterling & Smith "
Tucker & Rexford "
Wilder W W (Payne Co) Perkins
Dolezal & Lamb (Noble Co) Perry
Kirchner W H "
Lau P F & Co "
Tate J F "
Tucker & Perryman "
Walker C L "
Baird Wm A (Kay Co) Ponca
Brodboll H C R "
Carson & Son "
Hall, Cullen & Van Winkle "
Souligny J P "
Bird Benjamin W (Grant Co) Pond Creek
Dunkin J H "
French Realty Co "
Sullivan & Meyers "
Freeman R V (Carter Co) Pooleville
Hale W J (Washita Co) Port
Miller W T (Muskogee Co) Porum
Nonweiler W P "
Beard & McClure (Le Flore Co) Poteau
Davies R O "
Gibson J S "
Sparks J S (Lincoln Co) Prague
Commonwealth Trust Co (Mayes Co) Pryor
Barrowman Wm (McClain Co) Purcell
Connor F L "
KEESHEN JAMES F "
Helpman D C (Woodward Co) Quinlan
Roberts F H "
Crawford S C (Pittsburg Co) Quinton
Garretson H D "
Bryant T E & Co (Pawnee Co) Ralston
Guptell R G (Johnston Co) Ravia
Wilkinson Real Est & Loan Co "
Bryant T E (Pawnee Co) Ralston
Hornidy & Hillhouse (Latimer Co) Red Oak
Krause E A (Grant Co) Renfrow
De Jarnett & Porter (Payne Co) Ripley
Clark John A (Pontotoc Co) Roff
Creps & Tyron "
Roff Land & Loan Co "
Ward C S (Swanson Co) Roosevelt
Blakely F C (Grady Co) Rush Springs
Murphy A M "
Browne W H (Sequoyah Co) Sallisaw
Frye C O "
Frye E M "
Payne W W "
Arnold Harrison (Creek Co) Sapulpa
Bruner Joseph "
Dingman Investment Co "
Eagan J F "
Farnham L C "
Hughes G C "
Jones J J "
Kinnaird R C "
Plater Charles L "
Smith G A & Co "
Vaughn C A "
Lyons Wm (Woods Co) Saratoga
Caudell S H (Beckham Co) Sayre
CHOCTAW TOWNSITE & IMPROVEMENT CO "
Frost A G "
Hill W R "
Martin G E & Bro "
Poindexter W A "
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Baker Pike "
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Byler J M "
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Cassaday Real Estate Co (Le Flore Co) Spiro
Lowaie C R "
McCann W "
Depenbrink James G (Comanche Co) Sterling
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Boettcher H (Haskell Co) Stigler
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Clark Thos J (Payne Co) Stillwater
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Davis Wm H "
Shannon Maurice K "
Stilwell Land Co "
Wyley Thos E "
Heard & Harrison (Pontotoc Co) Stonewall
Mooney W E "
Ham E B (Lincoln Co) Stroud
Lynch M W "
Murray J M "
Brink J T (Murray Co) Sulphur
Elkins E M "
Potts J L "
Terry G W "
White Realty Co "
Wright J H & Co "
PETTEGREW E M (Muskogee Co) Taft
Webster W A "
Bean R B (Cherokee Co) Tahlequah
Cunningham & Miller "
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Roberts C M "
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Anderson J W (Le Flore Co) Talihina
McGowen Earl A "
Ruble I P (Dewey Co) Taloga
Swartz Bros "
Fowler G W (Woodward Co) Tangier
Dickens B H (Pottawatomie Co) Tecumseh
Dickinson E J "
Stone & Scott "
Walker & Walker "
Evans W F (Comanche Co) Temple
Fitch George "
Pace Arthur (Roger Mills Co) Texmo
Western Realty & Farm Loan Co "
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Ramsey M E "
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OREGON.

CAPITAL, SALEM.

Population of State, 672,765.
(U. S. Census, 1910.)

Oregon was admitted to the Union February 14, 1859, having at that time a population of less than 53,000. It is now divided into 34 counties and is known as the "Beaver State."

It lies between 42 degrees and 46 degrees 15 minutes, north latitude, and 116 degrees 45 minutes and 124 degrees 30 minutes, west longitude, having California and Nevada on the south, Idaho on the east and Washington on the north. Its area is 96,030 square miles, 1,470 of which is water surface. It has a shore line on the Pacific ocean of nearly 300 miles, exclusive of indentations, and extends eastward some 350 miles, with an average width of about 275 miles, embracing a wide variety of soil and climate.

Oregon is a resourceful state. Among its more important resources are: Agriculture, horticulture, dairying, timber, live stock and wool, minerals (precious and commercial) and fish.

Cereals, grasses, forage plants, hops, sugar beets, and vegetables of all kinds are grown throughout the state, according to the suitableness of soil and climate.

Wheat and barley will grow well everywhere except on the immediate coast. Immense crops of wheat are raised in Eastern Oregon. There they produce large quantities of hay for feeding stock, also for market. Alfalfa is a most profitable crop where there is sufficient moisture. Hops do best, perhaps, in the Willamette valley. There also cereals, grasses, vegetables and fruits do remarkably well. On account of abundant moisture the counties along the coast have perennial pastures, and raise luxuriant forage crops. Dairying is particularly profitable there. Diversified and intensified husbandry is bringing great surprises to our agriculturists. Fifteen million dollars came into the state alone in 1910 for wheat and flour and $2,000,000 for hops. The successful raising of sugar beets has been demonstrated.

Wonderful progress has been made in horticulture. Apples, peaches, pears and prunes lead the world in their excellence and Oregon has the champion cherries of the country and small fruits and berries are par excellence. Five million dollars is a conservative estimate of receipts for the fruit crop.

Lumbering has become a great industry. On our mountains and along the streams grow majestic coniferous evergreens, such as Douglas fir, pine, cedar, spruce, hemlock, tamarack, etc. The export trade of "Oregon Pine" lumber, as it is called commercially, is immense, at Portland, Astoria, points along the Columbia river and at various ports along the sea coast, as Marshfield, Gardiner, Tillamook and others, vessels are laden with lumber for all parts of the world.

It is estimated that 400,000,000,000 feet of timber still remain in Oregon. Respectable quantities of maple, oak, ash, sugar pine, myrtle exist in various parts of the state. Shingle making and cutting of railroad ties are important industries. Thirty million dollars per annum is realized from our mills.

At Oregon City large mills are reducing cottonwood and spruce logs to paper pulp. It is becoming one of the leading industries of the state.

Receipts from the dairying interests of the state total over $20,000,000 annually and the valuation of Oregon's live stock is estimated at almost $75,000,000.

Mining for the precious metals was begun in Rogue River valley in the early fifties. About ten years later rich discoveries were made in Eastern Oregon. Many of the placer mines are worked out, but ore mining has become a great

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Improved and Wild Lands in Large and Small Tracts

industry. But little silver is mined. Gold, copper, nickel, tellurium and some other minerals are mined, gold taking the lead. Smelters and extensive plants for reducing ores of these metals are being successfully operated in our mining districts. Iron ore is found in several counties.

Coal is mined principally in Coos county, but large deposits exist in Columbia, Morrow, Marion, Tillamook, Lincoln, Douglas and other counties.

The main fisheries of the state are salmon, Columbia river supplying by far the largest amount. Canneries are conducted on Rogue river and some other smaller streams. The entire product aggregates $3,500,000 per annum. These and other resources that might be mentioned give rise to varied and profitable occupation aside from the great commercial and manufacturing interests of the state.

Nearly all lines of manufacture are represented within the borders of the state. The raw products of wool, hides, wood, metals, clay, sugar beets, stones, straw, etc., are being transformed into finished products aggregating over $100,000,000 per annum. Oregon's public schools and institutions of learning have reached a high point of excellence and the press and pulpit challenge the older states in point of ability and usefulness.

Oregon Apple Orchards Our proposition (See adv. in Real Estate Dealers of Oregon) Biggest money maker in the U. S. THE HART LAND CO., 910 Chamber of Commerce Portland, Oregon

POPULATION OF INCORPORATED CITIES, TOWNS AND VILLAGES—U. S. CENSUS, 1910.

Adams	205	Falls City	969	Monmouth	493
Albany	4,275	Florence	311	Monument	119
Amity	407	Forest Grove	1,772	Moro	378
Antelope	175	Fossie	421	Mt. Angel	545
Arlington	317	Freewater	532	Myrtle Creek	429
Ashland	5,020	Gardiner	391	Myrtle Point	836
Ashwood	26	Gervais	276	Nehalem	119
Astoria	9,599	Glendale	646	New Astoria	957
Athena	586	Gold Hill	423	Newberg	2,260
Aurora	190	Granite	89	Newport	721
Austin	144	Grants Pass	3,897	North Bend	2,078
Baker City	6,742	Grass Valley	342	North Powder	455
Brandon	1,803	Greenhorn	28	Nyssa	449
Barlow	69	Gresham	540	Oakland	467
Bay City	281	Haines	423	Ontario	1,248
Beaver Hill	149	Halfway	186	Oregon City	4,287
Beaverton	386	Halsey	337	Pendleton	4,460
Bend	536	Harney	58	Philomath	505
Bourne	77	Harrisburg	453	Phoenix	250
Brownsville	919	Helix	109	Pilot Rock	197
Burns	904	Heppner	880	Portland	207,214
Butterville	49	Hermiston	647	Prairie City	348
Canby	587	Hillsboro	2,016	Prineville	1,042
Canyon City	364	Hood River	2,331	Rainier	1,359
Canyonville	149	Houlton	347	Richland	334
Carlton	386	Hubbard	283	Riddle	187
Central Point	761	Huntington	680	Roseburg	4,738
Clatskanie	747	Independence	1,160	Rosland	126
Cline Falls	30	Ione	239	St. Helens	742
Coburg	613	Island City	166	St. Johns	4,872
Condon	1,009	Jacksonville	785	St. Paul	103
Copperfield	250	Jefferson	415	Salem	14,094
Coquille	1,398	John Day	258	Scio	295
Cornelius	459	Joseph	725	Seaside	1,121
Corvallis	4,552	Junction City	759	Shaniko	495
Cottage Grove	1,834	Klamath Falls	2,758	Sheridan	1,021
Cove	433	Lafayette	412	Sherwood	115
Creswell	367	La Grande	4,843	Silverton	1,588
Dallas	2,124	Laidlaw	49	Sodaville	110
Dayton	453	Lakeview	1,253	Springfield	1,838
Deschutes	64	Lebanon	1,820	Stanfield	318
Drain	335	Lexington	185	Stayton	703
Drewsey	82	Lonerock	70	Sublimity	138
Dufur	523	Long Creek	86	Summerville	237
Dundee	196	Lostine	230	Sumpter	643
Eastside	252	Lytle	162	Sweet Home	202
Echo	400	McMinnville	2,400	The Dalles	4,880
Elgin	1,120	Madras	364	Tillamook	1,352
Empire	147	Marshfield	2,980	Toledo	541
Enterprise	1,242	Medford	8,840	Troutdale	309
Estacada	405	Milton	1,280	Turner	191
Eugene	9,009	Milwaukee	860	Umatilla	198
Fairview	204	Mitchell	210	Union	1,483

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SHOWING ALL RAILROADS, CITIES, TOWNS AND PRINCIPAL VILLAGES.
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0 10 20 30 40 50 60 70 80 90 100
70 MILES TO THE INCH
Longitude 122° West from Greenwich
Longitude 45° West from Washington
WASHINGTON
CALIFORNIA
NEVADA
IDAHO
PACIFIC OCEAN
Astoria
PORTLAND
Portland
The Dalles
Pendleton
UMATILLA IND. RES.
La Grande
SALEM
Baker Cy
Eugene
Roseburg
Grants Pass
Klamath Falls
Klamath Ind. Res.
Warm Spr. Ind. Res.
MT. JEFFERSON
MT. THIELSEN
MT. SCOTT
CRATER LAKE NAT. PARK
ROGUE RIVER MTS.
CHIMNEY BUTTE
Silver Lake
Pauline L.
Silver L.
Harney L.
Malheur L.
Summer L.
Lake Abert
Guano Swale
Warners L.
Alvord L.
Guano L.
Lakeview
Bly
Paisley
Plush
Klamath Agency
Klamath Lake
Tillamook Hd.
C. Lookout
C. Foulweather
C. Blanco
Pt. Orford
Warrenton
Astaria
Hillsboro
McMinnville
Newport
Corvallis
Albany
Salem
Oregon Cy.
Canby
Aurora
Molalla
Silverton
Sisters
THREE SISTERS
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Prineville
Madras
Redmond
Mitchell
Condon
Fossil
Moro
Arlington
Heppner
Ione
Pilot Rock
Milton
Weston
Athena
Pendleton
Walla Walla
Wallula Jc.
Hunts Jc.
Goldendale
Dallas
Grand Ronde
Amity
Dayton
Lebanon
Sodaville
Sweet Home
Junction Cy.
Springfield
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Cheap Farm Lands in Oregon

SPECIAL INDUCEMENTS TO HOMESEEKERS

¶ *Oregon* has a *national reputation* as the coming *agricultural* and *horticultural* State of the Union.

¶ *The logged-off lands* west of the Cascade Mountains are developing into the *finest fruit* and *farm* lands in the State and command a ready market among people of *moderate means.*

¶ *Oregon apples* and *strawberries* are known the world over to bring top prices.

¶ These lands can be successfully cultivated without irrigation methods. *The Oregon climate is mild and invigorating*, and work in the open can be prosecuted the year round.

¶ There is a ready market for everything the *farmer* or *fruitgrower* can raise.

¶ The undersigned are making a *specialty* of *cheap farm* and *fruit lands* and are selling them for the present in tracts of *10 acres* or more, at from *$15.00* to *$25.00* per acre.

¶ We also sell *large tracts* for *colonization* purposes.

¶ Correspondence is solicited.

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(President, T. B. Neuhausen, former Special Land Inspector for the Government.)

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Celery and Farm Lands
City Property
Peoples Bank Bldg., Sanford, Fla.

Vale	992	Waterloo	83	Willamette	317
Veronia	69	West Seaside	149	Willamina	376
Wallowa	793	Westfall	140	Woodburn	1,616
Warrenton	339	Weston	499	Yamhill	325
Wasco	386	Whitney	55	Yoncalla	233

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LIST OF COUNTY OFFICERS.

County	County Seat	County Clerk	Treasurer
Baker	Baker City	A. B. Combs, Jr.	M. M. Palmer
Benton	Corvallis	E. J. Newton	W. A. Buchanan
Clackamas	Orgeon City	W. L. Mulvey	J. A. Tufts
Clatsop	Astoria	J. C. Clinton	W. A. Sherman
Columbia	St. Helens	H. E. La Bare	A. T. Laws
Coos	Coquille	Jas. Watson	T. M. Dimmick
Crook	Prineville	W. Brown	R. L. Jordan
Curry	Gold Beach	G. W. Smith	Jas. Caughell
Douglas	Roseburg	E. H. Lenox	J. E. Sawyers
Gilliam	Condon	C. H. Horner	J. A. McMorris
Grant	Canyon City	Geo. Hagney	A. O. Mosier
Harney	Burns	E. B. Waters	S. Lewis
Hood River	Hood River	W. E. Hanson	J. M. Schmeltzer
Jackson	Jacksonville	W. R. Coleman	J. M. Cornemiller
Josephine	Grants Pass	S. F. Cheshire	J. E. Peterson
Klamath	Klamath Falls	C. B. De Lop	L. H. Daggett
Lake	Lakeview	F. W. Payne	F. O. Ahlstrom
Lane	Eugene	S. M. Russell	S. W. Taylor
Lincoln	Toledo	R. H. Howell	G. B. McClusky
Linn	Albany	W. L. Marks	W. W. Francis
Malheur	Vale	F. L. Morfitt	T. W. Halliday
Marion	Salem	R. D. Allen	Jos. Moore
Morrow	Heppner	W. O. Hill	F. Gilliam
Multnomah	Portland	F. S. Fields	J. M. Lewis
Polk	Dallas	E. M. Smith	T. Staats
Sherman	Moro	K. A. McPherson	W. D. Wallan
Tillamook	Tillamook	J. C. Holden	B. L. Beals
Umatilla	Pendleton	F. Saling	G. W. Bradley
Union	LaGrande	Ed. Wright	John Frawley
Wallowa	Enterprise	W. C. Boatman	G. W. Franklin
Wasco	The Dalles	Frank Angle	F. S. Gunning
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For Index to Advertisers see page 14

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OFFICE: 317 CARONDELET ST.
NEW ORLEANS, LOUISIANA

The National Real Estate Journal is the only paper devoted wholly to real estate interests in the United States and it affords the greatest opportunities to advertise real estate for sale or exchange. It reaches all the people that are interested in such matters
R. L. POLK & CO., Publishers, 7 N. 5th Avenue CHICAGO, ILL.

PUBLIC LANDS.

Statement by Land Districts and Counties with Brief Description.

County.	Area appropriated and unreserved. Surveyed. Acres.	Unsurveyed. Acres.	Total. Acres.	Brief description of character of unappropriated and unreserved land.
Land District—Burns.				
Crook	91,000	.....	91,000	Grazing, timber.
Grant	182,010	3,040	185,050	Grazing, timber, farming.
Harney	2,690,404	1,325,322	4,015,726	Do.
Wheeler	13,289	.....	13,289	Do.
Total	2,976,703	1,328,362	4,305,065	
Land District—La Grande.				
Baker	281,480	27,260	308,740	55% timbered mts., 10% arid, 25% grazing, 10% farming.
Grant	215,720	.....	215,720	50% timbered mts., 35% grazing, 15% farming.
Morrow	52,920	.....	52,920	25% timbered mts., 40% grazing, 25% arid, 10% farming.
Umatilla	135,880	539	136,419	30% timbered mts., 30% arid, 35% grazing, 5% farming.
Union	116,600	.....	116,600	75% timbered mts., 15% grazing, 10% farming.
Wallowa	102,440	.....	102,440	50% timbered mts., 45% grazing, 5% farming.
Total	905,040	27,799	932,839	
Land District—Lakeview.				
Crook	426,540	48,500	475,040	Mts., agricultural, grazing.
Klamath	720,540	127,313	847,853	Timber, agricultural, grazing.
Lake	2,134,520	470,090	2,604,610	Timber, mts., agrl., grazing.
Total	3,281,600	645,903	3,927,503	
Land District—Portland.				
Benton	3,120	440	3,560	Broken, grazing lands.
Clackamas	10,541	37	10,578	Timbered, farming, grazing.
Clatsop	3,217	4,920	8,137	Timbered and grazing lands.
Lincoln	19,630	1,320	20,950	Timber, grazing.
Linn	2,410	15,200	17,610	Do.
Marion	320	.....	320	Farming, timber.
Multnomah	1,800	.....	1,800	Timber lands.
Polk	560	.....	560	Timber, grazing.
Tillamook	30,885	42	30,927	Do.
Yamhill	5,033	.....	5,033	Do.
Total	77,516	21,959	99,475	
Land District—Roseburg.				
Benton	4,173	.....	4,173	Timber, grazing.
Coos	18,276	6,920	25,196	Timber, agricultural.
Curry	37,596	1,240	38,836	Mountainous, timber.
Douglas	29,792	14,460	44,252	Mineral, grazing, agricultural.
Jackson	61,335	2,880	64,215	Timber, grazing, fruit.
Josephine	36,321	26,660	62,981	Fruit, farming, mining.
Klamath	600	.....	600	Timber land.
Lane	26,252	14,080	40,332	Timber, farming, mining.
Lincoln	1,260	.....	1,260	Broken, grazing.
Linn	277	.....	277	Hilly, grazing.
Total	215,882	66,240	282,122	
Land District—The Dalles.				
Crook	1,021,673	11,520	1,033,193	Lands in district are broken and hilly, principally adapted to grazing purposes. There are some small valleys and some undulating table-lands which constitute good farming lands. Greater portion is broken, hilly, and mountainous.
Gilliam	110,120	1,760	111,880	
Grant	42,320	.....	42,320	
Hood River	1,040	.....	1,040	
Morrow	23,580	.....	23,580	
Sherman	59,660	640	60,300	
Wasco	261,127	.....	261,127	
Wheeler	308,271	.....	308,271	
Total	1,827,791	13,920	1,841,711	

WE COLONIZE large tracts of western, southern or irrigated land, working through associate agents scattered all over the country. You might find it profitable to work with us. Suppose you write us.
PAYNE INVESTMENT COMPANY, Omaha, Nebr.

VANDERBOOM & BRINK, **the busy real estate firm, will sell you a farm, loan you money, or insure your property.**
Information free. Enough said. Come and see us and move to Charles Mix, Co., S. D.
Best care given to non-resident property • • PLATTE, SOUTH DAKOTA

		Land District—Vale.		
Baker	353,782	.....	353,782	Grazing, timber, farming.
Grant	64,085	.....	64,085	Do.
Harney	407,873	.....	407,873	Do.
Malheur	3,353,462	2,012,656	5,366,118	Do.
Total	4,179,202	2,012,656	6,191,858	
State total . . .	13,463,734	4,116,839	17,580,573	

OREGON COMMERCIAL LAWS.

ACKNOWLEDGMENTS may be taken in the state by any judge of the Supreme Court, county judge, justice of the peace, or notary public. Out of the state, before any officer authorized by the laws of the state, territory or district where made, or by a commissioner appointed by the governor of the state for such purpose. If not taken before such commissioner or a notary public, certified under his notarial seal, or before the clerk of a court of record, certified under the seal of the court, it must have attached thereto a certificate of the clerk or other proper certifying officer of a court of record of the county or district within which it was taken, under the seal of his office, that the person whose name is subscribed to the certificate of acknowledgment was, at the date thereof, such officer as he is therein represented to be, and that he believes the signature of such person subscribed thereto to be genuine; and that the deed is executed and acknowledged according to the laws of such state, territory or district. All acknowledgments of married women shall be taken in the same manner as if they were unmarried.

ARREST.—The defendant may be arrested in an action on contract when he is a non-resident, or is about to remove from a state, or in an action for injury to person or character, or for injuring or wrongfully taking, detaining or converting property; or for money received or property embezzled, or fraudulently misapplied in a judiciary capacity; or to recover personal property fraudulently removed or concealed; or where he has been guilty of fraud in incurring the obligation, or has removed or disposed of his property, or is about to do so with intent to defraud his creditors. The plaintiff must make affidavit and give bond similar to those in attachment. No female can be arrested except in an action for injury to person, character or property.

Every person confined in jail on execution may be discharged at the end of ten days upon showing that he has no property not exempt from execution and none conveyed or concealed. After being discharged, the debtor is forever exempt from arrest upon that debt.

ASSIGNMENTS must be for benefit of all creditors pro rata. Assignment discharges all attachments not ripened into judgment. Debtor selects assignee, but majority in number and value of creditors may elect new one. The debtor shall file inventory of all estate and list of creditors, under oath. If the estate pays fifty per cent, and debtor has been guilty of no fraud, he may be discharged, on application to the circuit court.

ATTACHMENTS may be had in actions on contracts for payment of money where debt is bona fide, due and unsecured. Affidavit must be made showing existence of facts and bond given equal to amount sued for.

DEEDS executed in the state must have two witnesses and be signed and sealed by grantors. A scroll by a pen is sufficient seal. Out of the state, deeds may be executed according to the laws of the state, territory or district where made. (See Acknowledgments.) Deeds are recorded in the office of the county clerk of the county in which the land is situated. If not so recorded within five days, they are void against any subsequent purchaser in good faith, and for a valuable consideration, whose conveyance is first recorded.

EXEMPTIONS.—The homestead of a family which shall not exceed $1,500 in value nor exceed 160 acres in extent, if not located in town or city laid off into blocks and lots; if located in such town or city, then it shall not exceed one block; but in no instance shall such homestead be reduced to less than twenty acres nor one lot, regardless of value. Homestead owned and occupied by family is exempt from judicial sale for satisfaction of judgment. The earnings of any debtor at any time within thirty days next preceding the service of an attachment, execution or garnishment amounting to $75 or less shall be exempt when necessary for the support of the family, except when the debt was incurred for family support fifty per cent shall be exempt.

Personal property exempt includes books, pictures and musical instruments to the value of $75; wearing apparel to the value of $100, and if a householder, to the value of $50 for each member of the family; tools, implements, apparatus, team, vehicle, harness, or library when necessary in the occupation or profession of a judgment debtor, to the amount of $400; if the judgment debtor be a householder, ten sheep with one year's fleece, two cows, five swine, household goods, furniture and utensils to the value of $300; the seat or pews occupied by a householder or his family in a place of public worship; all property of the state in any county, incorporated city, town or village therein, or of any other public or municipal corporation. No article of property is exempt from execution issued

FARM LOANS Money invested for eastern Capital with a net income of 6 per cent to investors. 10 years in business and no foreclosures
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INDIANAPOLIS INDIANA

Correspondence solicited in reference to sub-division property in cities over 5000 inhabitants.
WRITE FOR REFERENCES

upon a judgment for the purchase price. The judgment debtor must select and reserve such property as he claims as exempt at the time of levy.

INTEREST.—Legal rate, six per cent; but on contracts interest up to the rate of ten per cent. Usury works forfeiture of principal and interest, but judgment will be rendered against defendant for the principal of debt, to be paid into the common school fund of the county in which the suit was commenced.

JUDGMENTS are a lien from the date of docketing on all defendant's real property within the county or counties where same is docketed, and on all which he may subsequently acquire during the life of the judgment. If ten years are allowed to lapse without issuance of execution on the judgment the lien ceases, but it may be renewed.

LIMITATION OF SUIT.—On contracts not under seal, express or implied, six years; on judgments or decrees of any court and sealed instruments, ten years; recovery of real property, ten years; recovery of specific personal property, six years. Revivor: Part payment or new promise in writing.

MARRIED WOMEN retain their real and personal estate owned by them at time of marriage or afterwards acquired by gift, devise or inheritance, free from debts and control of their husbands. A married woman may make contracts in her own name, buy goods and give notes in settlement, and her real and personal property may be sold to satisfy the same. She may dispose of her real estate by will, subject to any rights which her husband may have as tenant by the curtesy. She is entitled to receive and hold the wages of her personal labor and sue therefor in her own name, and she can prosecute and defend all actions for the preservation or protection of her property and rights as if unmarried. The expenses of the family and the education of the children are chargeable upon the property of both husband and wife, or either of them, and in relation thereto they may be sued jointly or separately. All laws imposing or recognizing civil disabilities upon the wife not imposed or recognized upon the husband (excepting the right to vote or hold office) have in general been repealed. The wife's dower and the husband's curtesy in real property are preserved. A wife may bar her dower interest by joining with her husband in the execution of the instrument of conveyance and having it duly acknowledged, or by the execution by him in an instrument of conveyance of a power of attorney given by her to him, or by executing an instrument of conveyance separately from her husband with or without mentioning the barring of dower therein, unless it be to a stranger to the title and not to the grantee of her husband. (Act 1907.) All such conveyances wherein her dower was passed are validated by said act when her dower interest in the deed or power of attorney was not specifically barred in terms. (Act 1907.)

MORTGAGES of real property are executed and recorded in the same manner as deeds, and foreclosed by suit in equity. Chattel mortgages or other instruments of writing intending to operate as a mortgage of personal property alone, or with real property, shall be executed, witnessed and acknowledged, or certified or approved, in the same manner as conveyances of real estate. Any such mortgage may be recorded in the office of the recorder of conveyances in counties in which said office is or may be established in the county where the mortgaged property is situated, and such other county or counties as the mortgagee may elect. When mortgaged personal property shall be removed from one county or counties where the mortgage is recorded the lien of the mortgage shall be suspended as to subsequent purchasers in good faith for valuable consideration after thirty days from the time of removal, unless within the said thirty days the mortgage shall have been recorded in the county to which the property has been removed, or the mortgagee has taken possession of the property. When such mortgage lien remains suspended until the mortgage is recorded or the property shall be returned to the county in which the mortgage is recorded, or the mortgagee takes possession of the property. A mortgage on a vessel or boat or any part thereof over 20 tons burden shall be recorded in the office of the clerk of the customs where such vessel or boat is registered, enrolled or licensed. A chattel mortgage, where the mortgagor is allowed to remain in possession and dispose of the property in the usual course of his business, is void to purchasers and attaching creditors.

NOTES AND BILLS OF EXCHANGE.—All negotiable instruments are commercial paper. They are not required to be paid at any particular place unless a place of payment is specified in the instrument. Negotiable instruments falling due on Sunday or a holiday become due on the next business day. Legal holidays are every Sunday, first day of January, twenty-second day of February, thirtieth day of May, fourth day of July, twenty-fifth day of December, every day on which a general election is held, and every day appointed by the executive authority of the United States or this state as a day of fasting, thanksgiving or holiday.

TAXES.—Lands sold for taxes may be redeemed within three years, on payment of the purchase money with interest on said sum, which shall not exceed the rate of interest mentioned in the certificate of sale.

FORM OF WARRANTY DEED.

Know all men by these presents, that we, ...and....., his wife, in consideration of.....dollars to us paid by..... do hereby bargain, sell and convey to said....., his heirs and assigns, forever, the following described parcel of real estate, to-wit (describe property),

Southern Lands
Western Lands

Timber and Mineral Lands, Mississippi, Arkansas, Alabama, Georgia, Kentucky and Tennessee; Washington and Oregon. Buy and Sell. Send your lists.
W. D. Washburn, Jr., Suite 1054 Security Bank Building MINNEAPOLIS, MINNESOTA

For Index to Advertisers see page 14

McGUIRE & ORR Chicago Real Estate Reaper Block, Chicago, Ill.

CHOICE INCOME PROPERTY TO EXCHANGE FOR FARMS and RANCHES

together with the tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining; and also, all our estate, right, title and interest, at law and equity, therein or thereto, including dower and claim of dower; to have and to hold the same to the said....., his heirs and assigns, forever. And we do covenant with the said....., and his legal representatives, forever, that the said real estate is free from all incumbrances, and that we will, and our heirs, executors and administrators shall warrant and defend the same to the said....., his heirs and assigns, forever, against the lawful claim and demand of all persons whosoever.

In witness whereof, we have hereunto set our hands and seals this..... day of....., A. D. 19....

Signed, sealed and delivered .....(Seal.)
in presence of .....(Seal.)

FORM OF ACKNOWLEDGMENT.

State of Oregon,
County of....., ss.

This certifies, that on this.....day of....., 19...., before me, the undersigned, a notary public in and for said county and state, personally appeared the within named.....and....., his wife, who are known to me to be the identical persons described in and who executed the within instrument, and acknowledged to me that they executed the same freely and voluntarily for the uses and purposes therein mentioned.

(Official Signature and Seal.)

OREGON

CLASSIFIED LIST OF REAL ESTATE DEALERS, AGENTS AND ALLIED INTERESTS.

Names appearing under Headings marked thus * are only inserted when specially contracted for.

*ABSTRACT EXAMINERS.

PACIFIC TITLE & TRUST CO, 7 Chamber of Commerce (see adv) Portland

ABSTRACTS OF LAND TITLES.

Albany Abstract Co Albany
LINN COUNTY ABSTRACT CO, s w cor 2d and Broadalbin (see adv) "
OREGON TITLE AND TRUST CO THE (INC), s w cor 2d and Broadalbin (see adv) "
JACKSON COUNTY ABSTRACT CO (see adv) Ashland
ROGUE RIVER VALLEY ABSTRACT-TITLE CO (INC) (see adv) "
Astoria Abstract Title & Trust Co Astoria
Clatsop Abstract & Trust Co "
Baker Abstract & Trust Co Baker
Bowers W S "
Grant County Abstract & Realty Co Canyon City
Gilliam County Abstract Co Condon
Simmons H J Condon
Coos County Abstract Co Coquille
Hammond A S "
Title Guarantee & Abstract Co "
Title & Trust Co "
Benton County Abstract Co Corvallis
Whiting N F Cottage Grove
Brown L D Dallas
Sibley & Eakin "
Taggart Wm E Enterprise
Wallowa County Title & Abstract Co "
Wallowa Law Land & Abstract Co "
Lane County Abstract Co Eugene
Wheeler A E "
Wisner Abstract Co "
Forest Grove Abstract Co Forest Grove
Wheeler County Abstract Co (Inc) Fossil
Grants Pass Abstract Co Grants Pass
Josephine County Abstract Co "
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Makes Abstracts of Title, Guarantees Titles to Real Estate, Transacts a General Trust Business.
See Adv. opp. REAL ESTATE DEALERS OF CHICAGO

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Washington County Abstract Co "
Wilkes Abstract & Title Co "
Hood River Abstract Co Hood River
Waucoma Abstract & Inv Co "
Day Silas J Abstract Co Jacksonville
ROGUE RIVER VALLEY ABSTRACT-TITLE CO (INC) (see adv) "
Applegate O C Klamath Falls
City and County Abstract Co "
Klamath County Abstract Co "
Mason & Slough "
Sloan Allen "
Brichoux D C La Grande
Humphries C M "
La Grande Inv Co "
Lamoreau G P "
Oliver H P "
Oliver J R "
Williamson J T "
Lake County Abstract Co Lakeview
Turner D H McMinnville
Yamhill County Abstract Co "
Title Guarantee & Abstract Co Marshfield
JACKSON COUNTY ABSTRACT CO (INC), cor 6th and Fir (see adv) Medford
ROGUE RIVER VALLEY ABSTRACT-TITLE CO (INC) (see adv) "
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Sherman County Abstract Co "
Clackamas Abstract & Trust Co Oregon City
Clackamas Title Co "
Hyde V R "
Hartman Abstract Co Pendleton
Pendleton Abstract Co "
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Clackamas Title Co, 511 Cham of Commerce "
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Haizlip W R & Co, 328 Corbett bldg "
LAWYERS ABSTRACT & TRUST CO, 6 Board of Trade Bldg (see adv) "
Multnomah Abstract Co (Inc), 201 Henry bldg "
Oregon Abstract Co, 609 Bd of Trade bldg "
PACIFIC TITLE & TRUST CO, 7 Chamber of Commerce (see adv) "
Portland Abstract Co, 603 Lumbermans bldg Portland
Scott C N, 17, 165½ 4th "
TITLE AND TRUST COMPANY, Lewis Bldg n e cor 4th and Oak (see adv) "
Union Abstract Co, 412 Corbett bldg "
Western Abstract & Loan Co, 642 Hamilton bldg "
Crook Co Abstract Co Prineville
Haner Jos H "
McCullough J L "
Commercial Abstract Co Roseburg

H. GORDON, Pres. A. A. LINDSLEY, Sec'y. & Treas. Z. V. TRINE, Vice-Pres. & Mngr

LAWYERS ABSTRACT & TRUST CO.

ABSTRACTS OF TITLE
General Trust Business
Real Estate Mortgage Loans

Room 6 Board of Trade Building, PORTLAND, OREGON.

Geo. F. Brice, President W. H. Masters, Vice-President
W. Y. Masters, Secretary and Attorney J. Frank Watson, Treasurer

Telephones Main 328, A4115.

PACIFIC TITLE & TRUST CO.

ABSTRACTS, TITLES PERFECTED
MORTGAGE LOANS
INVESTMENTS, FIRE INSURANCE, ESCROWS, TRUSTS.

7 CHAMBER OF COMMERCE GROUND FLOOR PORTLAND, OREGON

PAID UP CAPITAL $250,000.00

Title and Trust Company

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EARL C. BRONAUGH, Vice-President W. C. SAUNDERS, Sec. W. M. DALY, Treas.
R. S. HOWARD, JR. W. M. LADD J. L. HARTMAN

Certificates of Title, Abstracts, Escrows. General Trust Business. LEWIS BLDG., FOURTH AND OAK. PORTLAND, ORE.

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Investments Always on hand. First Mortgage Loans which have been carefully selected.
The Title Investment & Trust Company, Minot, North Dakota

For Index to Advertisers see page 14

CITIZENS REALTY CO.
INCORPORATED
SUITE 300 CHAMBER OF COMMERCE BUILDING
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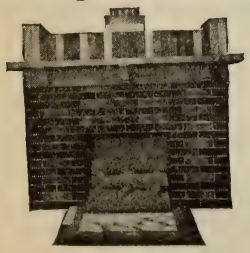

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For Index to Advertisers see page 14

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TITLE & TRUST BLDG. CHICAGO, ILL.
Makes Abstracts of Title, Guarantees Titles to Real Estate, Transacts a General Trust Business.
See Adv. opp. REAL ESTATE DEALERS OF CHICAGO

REAL ESTATE DLRS—Cont'd.

WESTERN BONDING AND INVESTMENT CO THE, Elk's Bldg (see adv) Ashland
White H L & Co "
Wilber E J "
Winter Otto "
Wood James (Crook Co) Ashwood
Columbia Beach Co (Clatsop Co) Astoria
Columbia Harbor Land Co "
Cyrus A R "
Davies Thos R "
Finlayson Jas "
Fisher A C & F A "
Flavel Geo C "
Morton O F "
Van Dusen & Co "
Ward B L "
Welch D H "
Welch Jas W "
Wingate Gabriel "
Richards B B (Umatilla Co) Athena
Porter H C (Marion Co) Aumsville
Hurst & Snyder (Marion Co) Aurora
Will A F "
Baker Irrigation Co (Baker Co) Baker
Bowden J B "
C C Realty Co "
Case-Graham Realty Co "
Cavin Realty Co "
Eckerman C W Realty Co "
Foster George H & Co "
Hughes & Waterman "
Kirkpatrick & Stevenson "
Oregon-Idaho Investment Co "
Sturges Ira B "
Webb & Aldridge "
Bandon Real Estate & Loan Co (Coos Co) Bandon
Kolp Mrs B A "
Konenberg & Thrift "

LAKE CLARENCE W (see adv) Bandon
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Rohn Curtis A "
Spencer C M "
Wheeler Real Estate Co "
Bay City Land Co (Tillamook Co) Bay City
Giesy & Davidson "
Potter T B Realty Co (Tillamook Co) Bayocean
Fry Chas H (Washington Co) Beaverton
Stroud J & Son "
Bend Realty Exchange (Crook Co) Bend
Central Oregon Realty Co "
Steffa Don P "
Pattee Charles (Klamath Co) Bonanza
Goodner & Ritzer (Clackamas Co) Boring
Aspinwall Britt (Marion Co) Brooks
Bailey W W (Linn Co) Brownsville
Berger S P "
Tripp R Winnifred "
Winn J D (Polk Co) Buena Vista
Burns S M (Harney Co) Burns
Inland Empire Realty Co "
McGowan Archie "
Randall & Passenger "
Adams & Briggs (Jackson Co) Butte Falls
Fry J C (Douglas Co) Camas Valley
Canby Realty Co (Clackamas Co) Canby
Eid John "
Craig Henry (Grant Co) Canyon City
Grant County Abstract & Realty Co "
Boyle J L (Douglas Co) Canyonville
Wilson H J "

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Irrigated, Fruit and Agricultural Land
For Colonization
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(See adv. in Real Estate Dealers, California)

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Located at the Mouth of the Coquille river, one of the finest deep-water harbors on the Pacific Coast.
Natural outlet for Central and Southern Oregon.
Will be terminus of two great railway systems.
Billions of feet of fir, cedar and pine tributary.
Thousands of acres of fine agricultural land close by.
Finest bathing beach on the Western coast, and already an important summer resort.
Mild and healthful climate, no extremes of heat or cold.
2,500 people now, in 1912, what will it be when the railroads are in, the Panama canal completed, and the great surrounding resources fully developed?
Do not wait, anticipate the future, get in on the ground floor.
For detailed information, special quotations on city property, timber tracts, or farm lands, address

CLARENCE W. LAKE, Bandon, Ore.

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FRANK WHEELER
ORANGE GROVE HEADQUARTERS
CLAREMONT, CAL.

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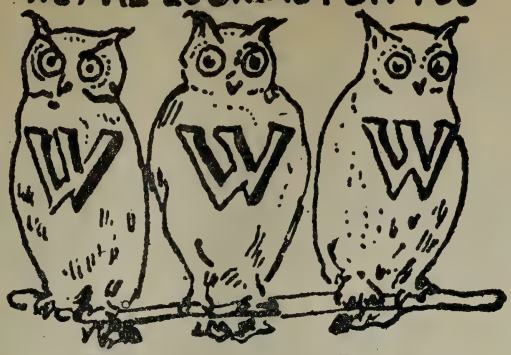
WE ARE LOOKING FOR YOU

Poultry, Dairy and Fruit Ranches



Fruit Lands and City Property

Oregon Home = Seekers' Co.

Fruit, Timber and Farm Lands.

City and Coast Resort Property and Business Investments.
Agents sending in buyers will be taken care of.

420 Willamette St., EUGENE, ORE.

OUR SPIRIT.

Here is luck to the man
Who can, if he wills,
Prosper in the valleys
And the Willamette hills.

He will have cattle in the pasture,
And hogs in the pen;
Sheep on the range
And wheat in the bin.

Fine horses in the stable
And money in his pocket;
A baby in the cradle
And a pretty wife to rock it.

Hops in the Big Warehouse,
Poultry in the yard,
Meat in the smokehouse
And a big can of lard.

Milk in the milk-house,
Cheese on the board,
A little sack of coffee,
And sugar in the gourd.

—"Copyright."

JEM WILLETS' LUCK.

Jem Willets was here when th' land was all slough
Where th' depot is now and th' railroad runs through;
He owned a hull forty o' townsite, by gum,
An' let it all go th' taxes, I vum
He could have bought Perkins' Addition, I guess,
Fer twenty-five dollars, an' mebbe for less;
An' he was once offered th' hull block of land
Fer a spon o' gray mules, where th' court-house'll stand

Jem Willets says somehow it's always his fate
To be durn early or else be too late.
Th' steam cars stop now on th' way goin' through
Where he used t' cut hay 'fore they drained out th' slough.
Jem Willets says nobody'd ever have thought
A depot'd be built on so durn wet a spot;
An' he let it go fer a song, an' I vow
She's wuth nigh a thousand an acre right now.

Jem Willets, he says, where th' school board has bought
Was offered t' him fer two dollars a lot,
An' sold fer two thousand th' week before last,
Which runs inter profit, Jem says, purty fast.
Ef he'd only known what th' future'd bring
He'd be wuth a million this minute, by jing!
'Cuz land sells to-day fer a thousand a lot
That might 'a' been Jem's jist as easy as not

"Who'd ever o' thought," says Jem Willets t' me,
"They'd be sech a town where jist land used t' be!"
It makes him disgusted when he sees a bank
Where he used t' fill up his old watertank.
It just goes t' show that there ain't nothin' fair
About life at all, an' the' feller that's square,
An' don't want it all, he jist stays where he is,
While schemers git money that orter be his!

—J. W. Foley in The Saturday Evening Post.

If Adam and Eve had seen the Willamette Valley they never would have settled in the Garden of Eden.

MIAMI, FLORIDA. Profitable Truck Lands. Colonization Propositions
Productive Groves
IDEAL CLIMATE. UNEXCELLED SOIL!
We make a specialty of partial payments, enabling purchasers to acquire Land on the strength of crops yet to be raised. Write us

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Member of Chicago Real Estate Board Telephone Main 5183
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Harris & Kidder "
Wennerberg J "
Caton H F (Jackson Co) Central Point
CENTRAL POINT REAL ESTATE CO, Office Hotel Dunlap (see adv) "
Kahler & Patterson "
Norcross & Boswell "
Malcom V L (Columbia Co) Clatskanie
Wigle J D (Lane Co) Coburg
Brown W C (Gilliam Co) Condon
Fitzmaurice M "
Graves & Weinke Co "
Coquille Valley Real Estate Co (Coos Co) Coquille
Pacific Real Estate Co "
Stutsman Claud "
LEWIS JAMES L & CO, 247 2d cor Jefferson (see adv) (Benton Co) Corvallis
Musgran J E & Co "
Robinson Cate Co The "
Stevenson A L "
Watters & Morgan "
Co-operative Realty Co (Lane Co) Cottage Grove
Hemingway & Lockwood "
Hinds Fingal "
McQueen George W "
MILNE J S & CO, P O Box 192 (see adv) "

J. S. Milne & Co.
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Mining Lands and Exchanges.
Cottage Grove, - OREGON
BOX 192

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Des Chutes Valley Land & Inv Co (Crook Co) Culver
Hill W M (Douglas Co) Curtin
Barham A J (Polk Co) Dallas
Campbell H G Dallas
Jacobson Land Co "
McBee & Castle "
Ames John (Yamhill Co) Dayton
Darr A C "
Leckband Chris "
Mellinger J E "
Eccles W H (Hood River Co) Dee
Drain Real Estate Co (Douglas Co) Drain
Ryan Marion R "
Gillett H B (Umatilla Co) Echo
Scholl Louis jr "
Western Land & Irrigation Co "
McIlroy Wm (Union Co) Elgin
Slough Investment Co "
Boyd Bruce (Wallowa Co) Enterprise
Oregon Realty & Investment Co "
Payne & Sheets "
Taggart W E "
Bartlett & Heylman (Clackamas Co) Estacada
AABY A A & CO, Hoffman House (see adv) (Lane Co) Eugene
Ashworth Henry "
BOUNDS JESSE W, 14-15 Cherry Bldg (see adv) "
Cheny Bros "
DEVEREAUX & TRIPP, 1 McClung Bldg (see adv) "
Eggen & Rude "
Elliott M L & Co "
Eugene Real Estate & Investment Co "
Eugene and Great Western Land Co "
Everybody's Realty Co "
Frazier E J "
Galey & Wood "
Garrett & Mitchell "
Goodpasture B F "
Hammond Duryea Realty Co "
HANSEN MELVIN, 474A Willamette (see right bottom lines and adv) "
Harbor-Sound Investment Co (Inc) "
Howe J M "
Howe J P "
HUGHES E W AGENCY THE, 515A Willamette (see adv) "
Jenkins M E "
Kenney R C Co "
Kincaid Webster L & Co "
Miller Geo M "
Mink E E "
Morris J M & Son "
Morse & Plank "
Northwest Real Estate Co "
Ophus Peter "

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WILLISTON. N. D. Easy Terms NETTING YOU
SEE PAGE 4 $10 PER ACRE UP 5, 6 and 7 per cent

Real Estate Hope Realty and Investment Co., Inc. 1002-1008 Trust & Savings Bldg. Los Angeles, California. Rentals Loans Insurance

The picture below shows sixty acres of five-year old orchard belonging to THE DUFUR LAND & DEVELOPMENT COMPANY, at

Dufur, Oregon

DUFUR is fifteen miles south of The Dalles. The climatic conditions at DUFUR are identical with Hood River. Hood River has made a success of apple growing. We have better soil at DUFUR than they have at Hood River. This orchard at Hood River would easily bring $1,200 per acre. We also have 1,400 acres of land adjoining this orchard which we will plant to orchard, sell at prices from $350 to $500 per acre, and care for same for five years. Terms, 10 per cent cash, 1 1-2 per cent per month.

We beg to quote below an extract from the address delivered by Mr. A. I. Mason, of Hood River, before the Y. M. C. A. in Portland, Oregon, in January last, in which he states as follows:

"If you are going to grow apples, select your locality where you can grow the apple the most successfully and get the most out of it. As I have said before, you do not necessarily have to go to Hood River. Dufur is another splendid place. I do not know but what I would go and investigate Dufur if I were going to leave our valley. I have seen as fine apples there as anywhere in the Northwest, and I am not boosting Dufur, either."

The above quotation of Mr. Mason is given with his knowledge and consent, and we feel safe in saying that his judgment with reference to the fruit-growing industry in Oregon is as good as the best.

For further information inquire

THE HART LAND COMPANY

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912 CHAMBER OF COMMERCE BLDG., PORTLAND, OREGON

Southern Realty & Trust Co., Inc. Real Estate, Abstracts, Loans and Insurance

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JACKSON BROS.
Dallas South Dakota

ROSEBUD Indian Land for Sale GREGORY, TRIPP, MELLETTE and TODD COUNTIES, SOUTH DAKOTA. (See Page 3)

REAL ESTATE DLRS—Cont'd.

OREGON HOME SEEKERS' CO, 420 Willamette (see left side lines and adv) Eugene
OREGON LAND CO (see adv) "

OREGON LAND CO.
F. M. EWER, Mgr.
Dealers in Fruit, Farm and Timber Lands, Chicken Ranches, City Property and Exchanges. Several good paying places of business for sale. If you are looking for a business opening, we will be pleased to meet you.
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Pacific Land Co The "
Purkerson D M "
Rodman Jack Co The "
Rugh Samuel "
Seavers W J "
VERNON-McCROSKEY CO THE, 319-320 White Temple (see adv) "

The Vernon-McCroskey Co.
Real Estate
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Western Exchange The "
Willamette Valley Land Co "
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Zimmerman J W "
Kissinger J H (Lane Co) Fall Creek
Courter A F (Polk Co) Falls City
Ellis Land Co "
Falls City Land Co Falls City
Flanagan Thomas (Wasco Co) Flanagan
Baker W H (Wallowa Co) Flora
Florence Real Estate Agency (Lane Co) Florence
Wolf & Kemp "
Baldwin Abraham (Washington Co) Forest Grove
Clark J C "
Littlehales T H "
Noble M L "
Oregon Land & Trading Co "
Hall & Korts (Umatilla Co) Freewater
Johnson A O "
Mahan John "
Buskuhl F G (Wasco Co) Friend
KING W H & SONS (see adv) Gateway
Hager F L (Clatsop Co) Gearhart
Clark Wm J (Marion Co) Gervais
Parker & Gault (Clackamas Co) Gladstone
Fountain J N (Jackson Co) Gold Hill
McClendon L W "
Hayes L (Lane Co) Goldson
Basler H H (Josephine Co) Grant Pass
Best-Fuller Realty Co "
Churchill E L "
Conklin Arthur "
Heart D Herman, 111 S 6th "
Hendricks & Couch "
Herzinger H L "
Holland G E "
Irrigated Land Co "
McKinstry E F "
Madrona Land Co "
Moss Joseph "
Nipper W R "
Pacific Investment Co "

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We control 400,000 acres near this great MANUFACTURING CITY OF THE WEST.
References: Dun, Bradstreet or Canadian Bank of Commerce.
MEDICINE HAT. ALBERTA

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Alfalfa Land Long Seasons cut 6 to 8 crops per year. All winter pasture for stock, Good roads, Good Schools, Churches of all denominations and fine water.
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(See adv. in Real Estate Dealers, California)

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LOANS
INSURANCE
REAL ESTATE
TIMBER LANDS

THE WESTERN BONDING AND INVESTMENT COMPANY 1911

MINES
TRUSTEES
ORCHARDS
COLLECTIONS

STOCKS AND BONDS

The Western Bonding & Investment Co.

ELKS BUILDING

ASHLAND OREGON

Central Point Real Estate Co.

C. S. SANDERSON, Manager
Office Hotel Dunlap
CENTRAL POINT, OREGON

The center of the Richest Fruit Section of the Entire Pacific Northwest. Our Pear Crops yield as high as $1,200 per acre. Our Apple Crops yield as high as $2,400 per acre.

CENTRAL POINT AND THE ROGUE RIVER VALLEY ADVANTAGES.

Good Schools, Churches, Y. M. C. A., beautiful scenery, an ideal climate, fish, game, camping places and healthful resorts within easy reach. No cyclones, no earthquakes, no cold weather in winter, and last but not least, No Saloons in Central Point.

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Town Lots and City Property
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ARKANSAS BOTTOM LANDS
40 TO 10,000 ACRE TRACTS
Including Timber and Mineral Lands
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It is national because it publishes everything about real estate matters in the United States
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Rogue River Valley
Choice Irrigated and Red Soil Lands, Fruit, Alfalfa, English Walnuts.
Best Soil and Climate.
Best Pears on Earth.
Apples good as best.
A. N. Parsons
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Williams B A & Co "
French L R (Sherman Co) Grass Valley
Gresham Real Estate Co (Multnomah Co) Gresham
Johnson D S "
Lynch M J (Gilliam Co) Gwendolen
Pine Valley Realty Co (Baker Co) Halfway
Strain F H (Curry Co) Hare
Crawford A C (Umatilla Co) Hermiston
Dodd E P "
Hermiston Investment Co "
Hermiston Realty Co "
Laudenslager S E "
Littlefield-Campbell Co "
Logan-Sherwood Realty Co "
Maxwell Land & Irrigation Co "
Newport Land & Construction Co "
Umatilla Irrigated Land Co "
Taylor T W (Crook Co) Hillman
Bump D D (Washington Co) Hillsboro
Heidel F M "
Imbrie Land Co "
Kerr James F "
Kurath Bros "
Pope & Ennes "
Barrett Murray (Linn Co) Holly
Apple Land & Orchard Co (Hood River Co) Hood River
Armstrong Le Roy "
Baker W J & Co "
Culbertson G D & Co Hood River
Duncan B E & Co "
Edwards Guy Y & Co "
Heilbronner J H & Co "
Henderson John Leland (Inc) "
L P Land Co The "
Onthank A W "
Shelley & Shelley "
Tweedy T D "
Wyeth & Allen "
Crittenden C M (Marion Co) Hubbard
Huntington Real Estate Co (Baker Co) Huntington
Woods W J "
Hicks Chas E Real Estate Co (Polk Co) Independence
Kirkland J W "
Stull W S "
Tucker & Ferguson "
Wilson & Taylor "
Hamilton E C (Morrow Co) Irrigon
Collins B M (Jackson Co) Jacksonville
Hartman Jastew "
Nelson O N "
Schulz Adolph "
Ham W B (Marion Co) Jefferson
Layne J H "
Walck J D (Wallowa Co) Joseph
Corbin & Young (Lane Co) Junction City
Jensen & Rust "
Campbell D B (Klamath Co) Klamath Falls
CHELCOTE & RICE, 222 E Main (see adv) "

Klamath County
OREGON
Is full of Opportunties for the Home-builder and Investor, We make a specialty of close-in City Property and Irrigated Lands. Prompt attention given to all inquiries.
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Fountain & Morser "
Galarneaux H P "

LAW AND LOANS
HOOPES & STILLMAN
CARRINGTON NORTH DAKOTA
[SEE ADV. IN REAL ESTATE DEALERS, NORTH DAKOTA]

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High Class City and Suburban Properties.
5 and 6 Per Cent Mortgage Loans.
Personal Attention given to the Management of Estates

Melvin Hansen

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Farms, City Property, Acreage, Improved and Unimproved Fruit Lands, Loans, Fire Insurance

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474 A. Willamette St., EUGENE, ORE.

Investments in Oregon Lands in the Famous

UMPQUA VALLEY

are safe, sure and profitable. We handle lands in large tracts for subdividing, Farm, Fruit, Poultry, Stock and Timber Lands.

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We are the selling managers for the celebrated

EDENBOWER ORCHARD TRACTS

Located one mile from the City of Roseburg.
Write us for further information

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Fruitvale Realty Co.
T. HENRY, Manager
3554 E. 14th Street
Fruitvale, Cal.
Phone: MERRITT 242
Alameda County

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INSURANCE

M. and A. Primeau City Property, Farm Lands, Loans, Insurance
Moose Jaw, Saskatchewan, Canada

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GIFFORD W S, cor 7th and Main (see adv) "
Hampton-Cummings Co The "
HOME REALTY CO, 531 Main (see adv) "

Home Realty Co.
WM. WAGNER, Manager
REAL ESTATE, INSURANCE
"Farm Land Specialists"
FIRE INSURANCE SURETY BONDS
Telephone 811
531 Main St., Klamath Falls, Ore.

Johnson-Collins Realty Co Klamath Falls
Klamath Falls Development Co "
Klamath Falls Realty Co "
Mason J B "
Mehaffey A A "
Owens Realty Co "
SLOUGH W S (see adv) "
STEPHENS-HUNTER REALTY CO, 212 Main (see adv) "

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KLAMATH FALLS OREGON

Ward & Nelson Klamath Falls
Waters M M "

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Frank Ira White
119 South Fifth Street
Klamath Land, Investments
Insurance, Irrigated and Dry Lands
City Subdivision and Acreage
KLAMATH FALLS OREGON

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Bartmess F M (Union Co) La Grande
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Eastern Oregon Colonization Co "
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McKennon, Phy & Roberts "
Van Duyn Realty Co "
Bayley Winslow (Lake Co) Lakeview
Maxwell J W "
Pacific Land Co "
DURLAIN REAL ESTATE CO (Linn Co) (see adv) Lebanon
Stanton R W "
Waggoner & Southard "
BRIGHT REALTY CO THE, Foster Road, 1 Block from P O (Multnomah Co) (see adv) Lents

Home Phone, Lents 4011 Phone Tabor 1028
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Mrs. Theckla Bright, Manager
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Write For Booklets
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COLLINS & TAYLOR
REAL ESTATE

FARM, FRUIT, ALFALFA AND TIMBER LANDS
CITY AND COUNTRY PROPERTY
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If You Want to Buy, Sell or Exchange Anything In the Realty Line

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CAPITAL STOCK $100,000.00
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Grain, grass, fruit, garden and timber lands for sale in large or small tracts in the famous WILLAMETTE VALLEY. Write me your wants.

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Scott W G — "
Bunker C F (Multnomah Co) — Linnton
Lorane Orchard Co (Lane Co) — Lorane
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Barks & Cockerham (Yamhill Co) — McMinnville
Gortner M V — "
Hellyer W S & Co — "
McMinnville Land Co — "
Odell Albert — "
Warren Wm L — "
Yamhill Land Co — "
Madras Townsite Co (Crook Co) — Madras
Cole C (Lane Co) — Marcola
Anderson E A (Coos Co) — Marshfield
Butler Wm J — "
Conro James M — "
Coos Bay Real Est Co — "
Coos Bay Realty Syndicate — "
Frizeen August — "
Hall & Hall — "
Johnson J D & Co — "
Kaufman I S & Co — "
Marshfield Realty & Trading Co — "
Nasburg Claude — "
Rust Wm J — "
Stutsman & Co — "
Sweetman M A & Co — "
Title Guarantee & Abstract Co — "
Allen E W (Jackson Co) — Medford
Anderson-Green Co — "
Andrews F G — "
Arnell John — "
Barksdell J E — "
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Hall J O, 522 Cham of Com "
Hall & Atchison, 213 Gerlinger bldg "
Hamlin E A, 421 Coml bldg "
Hanslmaer J M, 513 Merch Trust bldg "
Harding W C Land Co, 80 4th "
Harding & Reynolds Co, 313 Cham of Com "
Hardinger W W, 2 Lumbermen's bldg "
Hardy & Roberts, 215 Bd of Trade "
Hargrove & Sons, 122 6th N "
Harrington & Ferver, 821 Bd of Trade "
Harris Wm, 331 Labbe bldg "
Hart F E, 520 Spalding bldg "
HART LAND CO THE, 910-912 Chamber of Commerce (see left side lines and adv) "
HARTLEY WARREN B, 327 Lumbermen's Bldg (see adv) "
Hartman G A, 70 4th "
Hartman & Thompson, Cham of Com "
Hatch & Howard, 402 Coml bldg "
Hatfield & Co, 39 Russel bldg "
Hathaway W A, 10 Washington bldg "
Haverstic E A, 326 Lumber Exch "
Healy Heights, 204 Ry Exch "
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Higley & Bishop, 132 3d "
Hill J W, 617 Lumbermen's bldg "
Hilton F E, 319 Lumbermen's bldg "
Hirstel Chas, 104 Sherlock bldg "
Hoban A J, 405 Lumber Exch "
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Holbrook M L, 1506 Yeon bldg "
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Holmes & Menefee, 89 3d "
Home Land Co, 145½ 1st "
Hood River Land & Apple Co, 224 Worcester bldg "
Hooker Edwin Co, 2 Cham of Com "
Hossack & Godman, 185 Columbia "
Houston J G, 201 Swetland bldg "
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Hunter Land Co, 407 W F & Co bldg "
HUNTER REALTY CO, 219-221 Board of Trade (see adv) "
IDE-McCARTHY LAND CO, 2 Lumbermen's Bldg (see adv in Alberta) "
Industrial Land Co, 501 Oregonian bldg "
Investment Co, 244 Stark "
Irvington Inv Co, 331 Cham of Com Portland
Irvington Realty Co, 16th and Brazee "
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Jackson A E, 613 Henry bldg "
Jackson & Deering, 246 Stark "
Jacobs Fred A Co, 146 5th "
Jacobs-Stine Co, 146 5th "
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Jennings & Co, 206 Oregonian bldg "
Jennings & Howe, 122 W Park "
Johnson F M, 636 Cham of Com "
Johnson H L, 414 Hawthorne av "
Johnson-Wynn Co, 505 Gerlinger bldg "
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PORTLAND, - OREGON

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Kennedy J D, 836 Union av N "
Kerr J M & Co, 311 Henry bldg "
Kerchem J F, 1025 Bd of Trade "
Killingsworth W M, 538 Chamber of Commerce "
King Estate The, 1506 Yeon bldg "
King E A, 1506 Yeon bldg "
King F C, 314 Spalding bldg "
King Stephen, 219 Lumbermen's bldg "
Kinney & Stampher, 531 Lumber Exchange "
Kirkham J A, 232 Lumber Exch "
Knapp F M, 519 Henry bldg "
Knapp & Mackey, 212 Bd of Trade "
Knapp & Wisdom, 524 Henry bldg "
Korell C H, 2 Lumbermen's bldg "
Kraemer Julius, 90 5th "
Kuppenbender Bernard, 332 Lumber Exch Portland
Labbe Paul, 233 Labbe bldg "
Lacey & Schlesser, 516 Williams av "
Ladd Estate Co, 208 Spalding bldg "
Land Investment & Trust Co, 413 Fenton bldg "
Lang W H Co, 414 Abington bldg "
Larry Mrs Alice, 202 Swetland bldg "
Lathrop S G, 515 Abington bldg "
Laurelhurst Co, 522 Corbett bldg "
LAURITZEN C O, 625 Yeon Bldg (see adv) "
Lavey P C & Co, 5 Lumbermen's bldg "
Lawrence Co The, 248 Alder "
Lawrence J A & Co, 609 Corbett bldg "
Lawrence W M, 315 Lumber Exch "
Lawyers Abs & Trust Co, 6 Bd of Trade "
Lee H F, 1015 Bd of Trade "
Lee M E, 411 Corbett bldg "
Leet O E, 435 Durham av "
Leezer J M, 1643 Portsmouth av "
LE NOIR & CO, 7½ Chamber of Commerce (see adv) "
Leonard Bros 317 Cham of Com "
Leonard T J, 920 Bd of Trade "
Levee F R, 817 Spalding bldg "
LINNHAVEN ORCHARD CO, C O Lauritzen Mgr, 625 Yeon Bldg (see adv) "
Locke & Catta, 1518 E 13th "
Logan J C, 404 Mcts Trust bldg "
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McFarland Investment Co, 310 Corbett bldg "
McGARRY, WRIGHT & McKINNEY, 306 McKay Bldg (see adv) "
McGovern Walter, 1038 Cham of Com "
McGowan & Pennington, 3 Healy bldg "
McGuire & Hennings, 201 Lumbermen's bldg "
McKay A F, 307 Couch bldg "
McKenna F I, 617 Commercial blk "
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McPhelin James, 416 McKay bldg "
Mackenzie Roderick, 303 Commonwealth bldg "
Mackie D B, 217 Lumber Exch "
MacLeod & Neill, 429 Henry bldg "
MAGINNIS C P & C H, 410 McKay Bldg (see adv) "

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Mall E P, 104 2d "
Mall & Von Borstel, 104 2d "
Manela & Co, 449 Sherlock bldg "
Manhattan Realty Co, 228 Stark "
Markham E R, 205 Gerlinger bldg "
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Mikkelson Otto, 302 Corbett bldg "
Miley A H, 204 Gerlinger bldg "
Mill Land Co, 713 Corbett bldg "
Miller C P, 20 Washington bldg "
Miller Douglas, 416 Cham of Com "
Miller W S, 211 Bd of Trade "
Minor E C, 1005 Belmont "
Mitchell & Co, 508 Rothchild bldg "
Monroe C H, 405 Labbe bldg "
Monteith J N, 307 Couch bldg "
Mooney H E, 203 Failing bldg "
Moore Investment Co, 304 Henry bldg "
Moore Realty Co, 506 Bd of Trade "
Morgan, Fliedner & Boyce, 503 Abington bldg "
Mt Hood Land Co, 711 Rothchild bldg "
Mountain Dale Apple Land Co, 235 Worcester bldg "
Murdoch P H, 412 Buchanan bldg "
Murphy & Caswell, 230 Stark "
National Realty & Trust Co, 516 Mchts Trust bldg "
Neels W B, 641 Hamilton bldg "
Nehalem Bay Land Co, 274 Oak "
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Nichols J E Co, 620 Bd of Trade "
Nimmo Runey & Co, 313 Hamilton bldg "
Noren N F, 305½ Grand av "
North Bank Nut & Fruit Land Co, 226 Stark "
North Coast Land Co, 321 Ry Exch "
Northern Trust Co, 270 Stark "
Northwest Realty Co, 617 Bd of Trade "
Northwestern Association, 1004 Spalding bldg "
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O'Bryan Harvey Investment & Trust Co, 602 McKay bldg "
Oceanside Investment Co, 218 Worcester bldg "
Oeder J J, 1 Grand av n "
Ogden James D, 848 Mississippi av "
Ogilbee J W, 145½ 1st "
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O'Neill Frank, 636 Cham of Com Portland
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Oregon Realty & Trust Co, 602 Fenton bldg "
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Patterson L A, 311 Henry bldg "
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Petteys M C, 103 Fourth "
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Power F W & C E, 308 Spalding bldg "
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Rountree J O, 324 Ry Exch bldg "
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Ruth Trust Co, Stark n e cor 2d "
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Shaw & Locke, 420 Lumbermens bldg "
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Smith & Mitchel, 178 Madison "
Smith & Montague, 16 Washington bldg "
Soule C R, 127 11th "
Southern Oregon Orchard Co, 220 Worcester bldg "
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Speer & Co, 1000½ Belmont "
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Square Deal Realty Co, 826 Bd of Trade "
Starr Bros, 813 Lewis bldg "
Starr C H, 1022 Bd of Trade "
Staub & Sawtell, E 32d s w cor Belmont "
Stearns D S, 249 Stark "
Steinmetz F J, 405 Gerlinger bldg "
Stevenson Geo, 2 Lumbermens bldg "
Stewart Fry & Co, 707 Spalding bldg "
Stewart W F, 1109 Spalding bldg "
Stipe J R, 720 Cham of Com "
Stites & Co, 520 Union av N "
Stoddard & Brenner, 505 Couch bldg "
Storey W A Co, 12 Cham of Com "
Stowell J A, 267½ Oak "
Strand J P, 205½ Morrison "
Streeter W B, 212 Lewis bldg "
Struble J C, 307 Cham of Com "
Suburban Land Co, 510 Henry bldg "
Sullivan & Cather, 422 Henry bldg Portland
Summit Investment Co, 129 Killingsworth av "
Swan Enos, 1178 Union av N "
Swedish Land & Colonization Co, 311 Worcester bldg "
Sweek T T, 612 Swetland bldg "
Sweeney F A, 703 Bd of Trade "
Sweeting Harry W, 435 Cham of Com "
Swenson A F, 324 Railway Exch "
Swope W P, 436 Cham of Com "
Tapfer C & Co, 141½ 1st "
TATE ROBERT H, 316 Railway Exchange Bldg (see adv) "
Taylor D S, 202 Gerlinger bldg "
Taylor J A, 420 Worcester bldg "
Terwilliger Land Co, 305 Swetland bldg "
Thompson F M, 29½ 3d n "
Thompson L E & Co, 228 3d "
Thompson & Swan, 206 Rothchild bldg "
Tillamook Bay Co, 701 Spalding bldg "
Topaz Land Co, 511 Commercial bldg "
Torgler F W, 106 Sherlock bldg "
Townsend H A, 415 Henry bldg "
Tressler Jonathan, 1453 E Glisan "
Union Investment Co, 221 Failing bldg "
UNITED LAND CO, 925 Yeon Bldg (see adv) "
U S Realty & Brokerage Co, 312 Hamilton bldg "
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HUNTER REALTY CO, 219-221 Board of Trade (see adv) "
JOHNSTON, BOTHFUR & TUFFORD, 908 Chamber of Commerce (see adv) "
McGARRY, WRIGHT & McKINNEY, 306 McKay Bldg (see adv) "
MAGINNIS C P & C H, 410 McKay Bldg (see adv) "
NEUHAUSEN & COMPANY, 701-704 Lewis Bldg (see back of Oregon Map) Portland
NORTON SAMUEL R, 7 Chamber of Commerce (see adv) "
RICHMOND & WOOD, 925 Yeon Bldg (see adv) "
SCHALK GEO D, 228 Stark (see adv) "
SCHMAUCH W J, 205 McKay Bldg (see adv) "
SHOEMAKER INVESTMENT COMPANY, 524 Henry Bldg (see adv) "
SMITH J E, 513 Chamber of Commerce (see adv) "
SMITH L H, 316 Hamilton Bldg (see adv) "
TATE ROBERT H, 316 Railway Exchange Bldg (see adv) "
VAN ZANDT J H, 515 Spalding Bldg (see adv) "
VESTER A, 330 Railway Exchange Bldg (see adv) "
WALLACE GUY L, 527-528 Railway Exchange Bldg (see adv) "
WARD & YOUNGER, Suite 526 Yeon Bldg (see adv) "
EDENBOWER ORCHARD LAND CO (Inc), 212 Cass (see right bottom lines and adv) Roseburg
HIMES & OLIVER, 212 Cass (see right bottom lines and adv) "
KING W H & SONS, 301 N Jersey (see adv) St Johns
DERBY & WILLSON, 206-7-8 U S Bank Bldg (see adv) Salem
JUDD L N (see adv) Talent

*TITLE EXAMINERS.

JACKSON COUNTY ABSTRACT CO (Inc), cor 6th and Fir (see adv) Medford
LAWYERS ABSTRACT & TRUST CO, 6 Board of Trade Bldg (see adv) Portland
TITLE AND TRUST COMPANY, Lewis Bldg, n e cor 4th and Oak (see adv) "

*TITLE EXPERTS.

LAWYERS ABSTRACT & TRUST CO, 6 Board of Trade Bldg (see adv) Portland

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H. S. BLACKWOOD, HELENA, ARK.

For Index to Advertisers see page 14

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TITLE EXPERTS—Cont'd.

PACIFIC TITLE & TRUST CO, 7 Chamber of Commerce (see adv) Portland

TITLE & TRUST COMPANY, Lewis Bldg, n e cor 4th and Oak (see adv) "

*TITLES PERFECTED.

LINN COUNTY ABSTRACT CO, s w cor 2d and Broadalbin (see adv) Albany

JACKSON COUNTY ABSTRACT CO (INC), cor 6th and Fir (see adv) Medford

*TOWNSITES.

OREGON HOME SEEKERS CO, 420 Willamette (see left side lines and adv) Eugene

KEASEY, HUMASON & JEFFERY, 232 Chamber of Commerce (see adv) "

WALLACE GUY L, 527-528 Railway Exchange Bldg (see adv) "

*TRUST COMPANIES.

LAWYERS ABSTRACT & TRUST CO, 6 Board of Trade Bldg (see adv) Portland

PACIFIC TITLE & TRUST CO, 7 Chamber of Commerce (see adv) "

TITLE & TRUST COMPANY, Lewis Bldg, n e cor 4th and Oak (see adv) "

*VIEW PROPERTIES.

KEASEY, HUMASON & JEFFERY, 232 Chamber of Commerce (see adv) Portland

LE NOIR & CO, 7½ Chamber of Commerce (see adv) Portland

*WALNUT GROVE LANDS.

PARSONS A N, 513 F (see adv) Grants Pass

*WHEAT LANDS.

CHAPIN & HERLOW, 332-338 Chamber of Commerce (see adv) Portland

COCKERHAM J C, 811 Yeon Bldg (see adv) "

DEVLIN & FIREBAUGH, 906-907-908-909 Yeon Bldg (see adv) "

FLETCHER INVESTMENT COMPANY THE, 225 Abington Bldg (see adv) "

SCHALK GEO D, 228 Stark (see adv) "

SMITH L H, 316 Hamilton Bldg (see adv) "

*WHITE CEDAR TIMBER LANDS.

NEUHAUSEN & COMPANY, 701-704 Lewis Bldg (see back of Oregon map) Portland

*WHITE PINE TIMBER LANDS.

NEUHAUSEN & COMPANY, 701-704 Lewis Bldg (see back of Oregon map) Portland

PENNSYLVANIA.

CAPITAL—HARRISBURG.

Population of State, 7,665,111.
(U. S. Census, 1910.)

The territory embraced within the present limits of Pennsylvania was granted by Charles the Second to William Penn and was settled by English Quakers under his direction in 1681. First state constitution was adopted September 28, 1776. Ratified the Constitution of the United States December 12, 1787. The following table shows the increase in population since 1800:

1800	602,365	1860	2,906,215
1810	810,091	1870	3,521,951
1820	1,047,507	1880	4,282,891
1830	1,348,233	1890	5,258,014
1840	1,724,033	1900	6,302,115
1850	2,311,786	1910	7,665,111

LAW AND LOANS
HOOPES & STILLMAN
CARRINGTON NORTH DAKOTA
[SEE ADV. IN REAL ESTATE DEALERS NORTH DAKOTA]

A
80°
B
Longitude
79°
West
from
C
Greenwich
78°
L. ERIE
North East
Erie
Swanville
Avonia
Springfield Sta.
Brocton
Dunkirk
Springville
Dayton
Mayville
Chautauqua
Chautauqua L.
Hornby
Greenfield
Belle Valley
East Greene
Lake Pleasant
Fairview
Girard
McKean
East Springfield
W. Springfield
Albion
Beaver Cen.
Springboro
Lundys Lane
Edinboro
Waterford
Wattsburg
Union Cy.
Elgin
Corry
Bear L.
Columbus
Spring Cr.
Sugar Grove
Chandlers Valley
Corydon
Russell
Jamestown
NEW YORK
Ellicottville
Salamanca
Olean
Cuba
Bel mont
Wellsville
Kendall Creek
Bradford
Custer Cy.
Kinzua
Warren
Irvine
Garland
Youngsville
Stoneham
Clarendon
Tiona
Doyles Mills
Wetmore
Kane
Rasselas
Mt. Jewett
Ormsby
Foster brook
Eldred
Duke Center
Rixford
Larabee
Shinglehouse
Ellisburg
Clara
Millport
Turtle Pt.
Hebron
Port Allegany
Roulette
Coudersport
Sweden
Sweden Valley
Wrights
Keating Summit
Austin
Costello
Sizerville
Emporium
Wharton
Cameron
Sterling Run
Driftwood
Renovo
North Bend
Sinnemahoning
Wistar
Keating
Westport
Drakes Mills
Cambridge Sprs.
Mill Village
Millers Sta.
Spartansburg
Riceville
Centreville
Venango
Saegerstown
Conneautville
Dicksonburg
Linesville
Espyville
Townville
Meadville
Tryonville
Grand Valley
Tidioute
Cherry Grove (Garfield)
Titusville
Pleasantville
Trunkeyville
Balltown
Buchanan
Shaws Ldg.
Conneaut L.
Geneva
Atlantic
Jamestown
Amasa
Cochranton
Dempseytown
Cooperstown
Utica
Sheakleyville
Rouseville
Oil City
Reno
W. Hickory
E. Hickory
Petroleum Cen.
Plumer
Tionesta
Byromtown
Nebraska
Marionville
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Johnsonburg
Ridgeway
Wilcox
Shippen Sta.
Goodyear
Beechwood
Rathbun
St. Marys
Dents Run
Dagus
Daguscahonda
Carman
Kerseys
Bennezette
Shenango
Greenville
Stoneboro
Sandy Lake
Franklin
South Oil City
Tylersburg
Eagle Rock
Hallton
Clarington
Cooksburg
Millstone
Fredonia
Pymatuning
Sharpsville
Sharon
Raymilton
Jackson Cen.
Mercer
Seneca
Cranberry
Lucinda
Kennerdell
Rockland
Knox
Shippensville
Sigel
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Clarion Jc.
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Crenshaw
Brockport
Weedville
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Summerville
Fuller
Reynoldsville
Falls Creek
Sabula
Du Bois
Rockton
Frenchville
Birch Island
Pottersdale
Karthaus
Pine Glen
Edinburg
East Brook
New Castle
Slippery Rock
Bruin
W. Monterey
Lawsonham
Patton
W. Millville
Soldier Run
Sykesville
Luthersburg
Clearfield
W. Branch
Woodland
Kylertown
Snow Shoe
Moravia
Mahoningtown
E. Moravia
Sunbury
Petrolia
Brady
Red Bank
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Walston
Lindsey
Punxsutawney
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Grahamton
Peale
Morrisdale Mines
Bellefonte
Wampum
Ellwood
Clinton
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Karns Cy.
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Templeton
Belknap
Marchand
Mahaffey
Belsena Mills
Osceola Mills
Wallaceton
Philipsburg
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Zelienople
Renfrew
Butler
Coyleville
Adrain
Dayton
Smicksburg
Ord
La Jose
Irvona
Gazzam
Houtzdale
Port Matilda
Fowler
Beaver Falls
Fallston
Harmony
Evans City
Herman
Kittanning
Manorville
Plumville
New Washington
Ramey
W. Bridgewater
Beaver
New Brighton
Rochester
Saxonburg
Callery
Rosston
Elderton
Creekside
Davis Grant (Cherry Tree Sta.)
Coalport
Freedom
Baden
Valencia
Freeport
Leechburg
Shelocta
Indiana
Pine Flats
Tyrone
Pennsylvania Fur.
Ohio R.
Water Cure
Wildwood
Sewickley
Natrona
Tarentum
Shady Plain
Apollo
Penn Run
Hastings
Lloydville
Bellwood
Warriors Mark
Mooresville
Green Garden
Service
Woodlawn
Bellevue
Bennett
Sharpsburg
Parnassus
Oakmont
Verona
Crete
Clarksburg
Saltsburg
Tunnelton
Homer City
Carrolltown
Belsano
Nipton
Ebensburg
Loretto
Altoona
Gallitzin
Yellow Spr.
Spruce Cr.
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Birmingham
Barree
Petersburg
Huntingdon
Poe
Frankfort Sprs.
Imperial
Allegheny
Moon Run
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Wilkinsburg
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Murrysville
Delmont
Black Lick Sta.
Blairsville
Bolivar
Cresson
Lilly
Kittanning Pt.
Bennington
Duncansville
Hollidaysburg
McVeytown
Mc Connelstown
Dinsmore
McDonald
Midway
Homestead
Braddock
Crab Tree
Branch
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Conemaugh
South Fk.
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Dunlo
Frankstown
Oremines
Roaring Spr.
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Mt. Union
Burgettstown
Camden
McKeesport
Turtle Cr.
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Latrobe
New Florence
Derry Sta.
Hills View
Johnstown
Elton
Ore Hill
Pavia
Henrietta
Woodbury
Salter
Cassville
Coles Summit
Dudley
Canonsburg
Finleyville
Thomas
Greensburg
Beatty
Pleasant Unity
Ligonier
Davidsville
Boswell
Rummel
Hollsopple
Alum Bank
Saxton
Riddlesburg
Robertsdale
W. Middletown
Elizabeth
Sutersville
West Newton
Smithton
Mt. Pleasant
Jenner.town
Zufalls
Sipesville
Hoovers ville
Spring Hope
Clear Ridge
Taylorstown
Monongahela
Washington
Charleroi
Belle Vernon
Fayette City
Scottdale
Everson
Broad Ford
Jones Mill
Tatesville
Hustontown
W. Alexander
Van Buren
Lone Pine
California
Hackney
East Bethlehem
Vanderbilt
Connellsville
Bakersville
Friedens
Schellsburg
Everett
Knobsville
Burnt Cabins
Clarksville
Brownsville
New Haven
Somerset
Manns Choice
Bedford
Time
Sycamore
Rices Landing
Millsboro
Redstone Jc.
Dunbar
Lemont
Stewarton
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Berlin
Shanksville
Mt. Healthy
Buffalo Mills
Rays Hill
Harrisonville
Waynesburg
Jefferson
Carmichaels
Uniontown
Masontown
Clearville
Mc Connellsburg
Bristoria
Aleppo
Oak Forest
Greensboro
Hoovers Run
Fairchance
Draketown Jc.
Ursina
Salisbury
Salisbury Jc.
Garrett
Meyersdale
Pine Hill
Williams
Rainsburg
Webster Mills
Purcell
Needmore
Hyndman
Smithfield
Confluence
Deep Valley
Mt. Morris
Wymps Gap
Somerfield
Addison
Elk Lick
W. Salisbury Sta.
Franklin Mills
Elbinsville
Robinsonville
Mercersburg
Warfordsburg
Greencastle
Manor Lands
Cheat R.
Monongahela R.
WEST VIRGINIA
Morgantown
MARYLAND
Cumberland
W. VA.
Hagerstown
A
3°
B
Longitude
2°
West
from
C
Washington
1°
42
41
40
1
2
3
4

PENNSYLVANIA
SHOWING ALL RAILROADS, CITIES, TOWNS AND PRINCIPAL VILLAGES.
SCALE OF STATUTE MILES
0 5 10 20 30 40 50 60 70
33 MILES TO THE INCH
Longitude 76° West from Greenwich 75°
Longitude 1° East from Washington 2°
D
E
F
G
1
2
3
4
77°
0°
42°
41°
40
Hammondsport
Bath
Addison
Corning
Elmira
Owego
Binghamton
Sayre
Athens
Litchfield
Bumpville
Silver L.
Great Bend
Hallstead
Susquehanna
Hancock
Lanesboro
N. Y.
Lawrenceville
Gillett
Osceola
Knoxville
Tioga
Rutland
Milan
East Smithfield
Rome
Potterville
Le Raysville
New Milford
Montrose
Jackson
Starrucca
Thompson
Ararat
Equinunk
Callicoon
Mansfield
Mainesburg
Charleston
Ulster
Burlington
Wysox
Standing Stone
Rush
Alford Sta.
Herrick Cen.
Harford
Hop Bottom
Pleasant Mt.
Damascus
Uniondale
Milanville
Bethany
Covington
Troy
Towanda
Monroeton
Morris Run
Blossburg
Alba
Fall Brook
Canton
Barclay
Wyalusing
Springville
Lathrop
Clifford
Forest Cy
Prompton
Honesdale
Laceyville
Meshoppen
Nicholson
Carbondale
Waymart
White Mills
Stony Fork
Antrim
Arnot
Ogdensburg
Liberty
New Era
Mehoopany
Bardwell
LaPlume
Dalton
Jermyn
Archibald
Hoytville
New Albany
Eldredsville
Elwell
Dushore
Tunkhannock
Factoryville
Peckville
Hawley
Oregon Hill
Slate Run
Ralston
Roaring Branch
McIntyre
Campbellville
Forksville
Satterfield
Bernice
Bella Sylva
Lopez
Bowman Cr.
Olyphant
Dunmore
Scranton
Kimble
Rowlands
Lackawaxen
Matamoras
Cammal
Trout Run
Bodines
Kellyburg
Laporte
Hills Grove
Nordmont
Ricketts
Beaumont
Blooming Grove
Milford
Brookside
Jersey Mills
Warrensville
Eagles Mere
Ganoga Lake
Harvey's L.
Jamison Cy.
Dallas
Pittston
Minooka
Moosic
Moscow
Newfoundland
Cogan
Waterville
Jersey Shore
Williamsport
Montoursville
Sonestown
Chamouni
Unityville
Central
Fairmount
Sprs.
Luzerne
Kingston
Plymouth
Nanticoke
Avoca
Spring Brook
Plains V.
Meadow Brook
Miners Mills
Gouldsboro Sta.
Dingmans Fy.
Drovers Home
Union
S. Williamsport
Montgomery
Muncy
Hughesville
Benton
Shickshinny
Wilkesbarre
Clifton
Tobyhanna Mills
Mountain Home
Cresco
Paradise Valley
Bushkill
Antes Fort
Pine Sta.
Lock Haven
Turbot
Millville
Serene
Rohrsburg
Berwick
Willow Sprs.
White Haven
Blakeslee
Pocono
Parksideo
Drifton Jc.
E. Stroudsburg
Ogden
Stroudsburg
Delaware Water Gap
Analomink
Shawnee
Loganton
Watsontown
Orangeville
Milton
Bloomsburg
Rupert
Freeland
Drifton
Rock Glen
Weatherly
Tylersville
Kulps
Lewisburg
Danville
Montandon
Gowen
Oneida
Hazleton
Audenried
Brodheadsville
Portland
Mifflinburg
Millmont
Aaronsburg
Laurelton
Millheim
Coburn
Northumberland
Klines Grove
Catawissa
Snydertown
Shamokin
Mt. Carmel
Centralia
Shenandoah
E. Mauch Chunk
Mauch Chunk
Saylorsburg
Weissport
Lehighton
Wind Gap
Bangor
Pen Argyl
Belvidere
Cherry Run
New Berlin
Selins Grove
Sunbury
Mahanoy
Summit Hill
Lansford
Coaldale
Tamaqua
Slatington
Chapman
Martins Cr.
Middleburg
Beavertown
Freeburg
Trevorton
Mahanoy Plane
Ashland
Gordon
Locust Gap
St. Clair
Port Carbon
Pottsville
Schuylkill Haven
Cressona
Minersville
Germans V.
Slatedale
Coplay
Bath
Easton
Nazareth
Phillipsburg
Beaver Sprs.
McClure
McAlisterville
Herndon
Williamstown
Tower Cy.
Tremont
Swatara
Ironton
Catasauqua
Freemansburg
Bethlehem
S. Bethlehem
S. Easton
Lewistown
Dimmsville
Wiconisco
Brookside
Pine Grove
Auburn
Kempton
Allentown
Riegelsville
Mifflintown
Juniata
Liverpool
Millerstown
Pillow
Berrysburg
Kalmia
Port Clinton
Hamburg
Kutztown
Emmaus
Hellertown
Coopersburg
Thompsontown
Millersburg
Lykens
Elizabethville
Shoemakersville
Leesport
Macungie
Topton
Alburtis
Applebachville
Quakertown
Pleasant View
Halifax
Fredericksburg
Bethel
Fleetwood
Mertztown
Hagersville
New Hope
Newport
New Bloomfield
Duncannon
Jonestown
Myerstown
Bernville
Richland
Womelsdorf
Tuckerton
Boyerstown
Barto's
Pennsburg
Telford
Souderton
Sellersville
Mechanicsville
Trenton
Waterford
Elliottsburg
Landisburg
Marysville
Dauphin
Harrisburg
Annville
Palmyra
Hummelstown
Lebanon
Wernersville
Sinking Spr.
Reading
Monocacy
Chalfont
Doylestown
Zieglerville
Skippack
Lansdale
N. Wales
Ambler
Hatboro
Yardley
Newtown
Hartsville
Shermansdale
W. Fairview
Carlisle
New Cumberland
Steelton
Schaeffers T.
Cornwall
Mt. Hope
Birdsboro
Denver
Pottstown
Spring Cy.
Royersford
Collegeville
Norristown
Langhorne
Hulmeville
Bristol
Middletown
Elizabethtown
Ephratah
Springfield
St. Peters
Phoenixville
Greason
Bowmansdale
Mechanicsburg
Lewisberry
Dillsburg
Maytown
Marietta
Mt. Joy
Manheim
Lititz
Hinkletown
Honey Brook
New Holland
Bridgeport
Berwyn
Conshohocken
Jenkintown
Chestnut Hill
Andalusia
Huntsdale
Pine Grove Fur.
Mt. Holly Sprs.
Hunters-Run
York Haven
Manchester
Wellsville
Wrightsville
Lancaster
Leaman Place
Downingtown
Byers
Malvern
Frazer
Bryn Mawr
Ardmore
Germantown
Port Richmond
Shippensburg
York Sprs.
Dover
Columbia
Pomeroy
Coatesville
Clifton Heights
Philadelphia
Camden
Scotland
Benders
Thomasville
E. Berlin
York
Millersville
Strasburg
Christiana
Westchester
Media
Darby
Chambersburg
New Chester
Spring Forge
Red Lion
Safe Harbor
Parkesburg
Concordville
Wawa
Moores
Cash T.
Hunterstown
Dallastown
Windsor
Quarryville
Kennett
Upland
Chester
Woodbury
Fayetteville
Wolf Hill
New Oxford
Hanover Jc.
McCalls Fy.
Fairmount
Avondale
West Grove
Linwood Sta.
Mont Alto
Gettysburg
Fairfield
Hanover
Porters
Glen Rock
Stewartstown
Nottingham
Oxford
Landenburg
Waynesboro
Mc Sherrystown
Littlestown
Shrewsberry
New Freedom
Delta
Peach Bottom
Wilmington
Glassboro
Blue Ridge Summit
Salem
Delaware
Susquehanna
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The total land surface of Pennsylvania is approximately 44,985 square miles, It is the second state in the Union as regards wealth and population; extends from 39 degrees 43 minutes to 42 degrees 15 minutes north latitude, and from 74 degrees 40 minutes to 80 degrees 41 minutes west longitude, and is bounded on the north by the state of New York and Lake Erie, on the south by Delaware, Maryland and West Virginia, on the east by New York and New Jersey, and on the west by Ohio and West Virginia. It has the shape of a rectangle, which is 303 miles long from east to west, and 176 wide from south to north. Its boundaries are straight lines with the exception of the eastern, which is formed by the Delaware river, and the western extremity of the northern, which is formed by Lake Erie. The state is naturally divided into three parts: a southeastern district of plains and scattered hills; a central mountain belt of symmetrical and parallel ranges, and a western tableland of a rolling surface, deeply furrowed by fertile valleys. The principal rivers are the Susquehanna, Delaware, Lackawanna, Lehigh Juniata, Monongahela, Schuylkill, Allegheny, Wyoming, Cumberland and Youghiogheny.

The climate varies considerably with the elevation above the sea, and while the lower portions of the state have very hot summers, the higher portions have pleasant summers, but long and severe winters. The mean annual temperature ranges from 44 degrees in the northern counties to 52 degrees in the southeast, and the rainfall varies in like manner from 38 inches to 45 inches and even more in the southeast corner.

This is one of the most important states in the matter of minerals, its iron and coal treasures alone rendering it one of the richest mining states in the Union. Its coal field, producing the richest bituminous and almost the only high grades of anthracite, absorbs over 15,000 square miles of the surface. It is the first iron state as well, and produces more of this metal and articles manufactured from it than all the other states and territories combined. The petroleum output is enormous and there are rich supplies of natural gas. It leads other states in the production of nickel, limestone and slate, and is second in the production of sandstone and bluestone. Zinc and copper are also mined. It ranks second in lumber products and third in tobacco. From an agriculturel standpoint, also, Pennsylvania is one of the most productive divisions of the Union, possessing a large amount of the best farming soil in the country and raising immense quantities of cereal, fruit and root crops. Stock raising and wool growing are important industries. The abundance of water power, coal and iron makes this one of the most prominent manufacturing states, and the products embrace nearly all the necessities and luxuries. In the fabrication of ironware, steel, glass, woolen and cotton goods, leather, oil, lumber, machinery and chemicals it takes first rank. In no state is there made more liberal provision for the public school system than in Pennsylvania, and the religious, literary and philanthropic institutions are based upon a footing to correspond with the public needs of this wealthy and progressive commonwealth.

POPULATION OF INCORPORATED CITIES, TOWNS AND VILLAGES—U. S. CENSUS 1910.

Adamsburg	300	Avis	796	Bethany	130
Adamstown	675	Avoca	4,634	Bethlehem	12,837
Akron	719	Avondale	668	Big Run	1,032
Alba	150	Avonmore	1,262	Biglerville	386
Albion	1,534	Baden	601	Birdsboro	2,930
Aldan	661	Bangor	5,369	Birmingham	196
Alexandria	432	Barnesboro	3,535	Blain	326
Aliquippa	1,743	Bath	1,057	Blairsville	3,572
Allentown	51,913	Beallsville	407	Blakely	5,345
Altoona	52,127	Bear Lake	221	Bloomfield	762
Ambler	2,649	Beaver	3,456	Blooming Valley	150
Ambridge	5,205	Beaver Falls	12,191	Bloomsburg	7,413
Apollo	3,006	Beaver Meadow	1,530	Blossburg	2,303
Appewold	300	Bechtelsville	417	Bolivar	518
Archbald	7,194	Bedford	2,235	Boswell	1,878
Arendtsville	383	Beech Creek	584	Boyertown	2,433
Armagh	82	Bellefonte	4,145	Brackenridge	3,134
Arnold	1,818	Bellevernon	2,372	Braddock	19,357
Arona	683	Bellevue	6,323	Bradford	14,544
Ashland	6,855	Bellwood	2,277	Bridgeport	3,860
Ashley	5,601	Ben Avon	1,828	Bridgeville	1,983
Ashville	384	Bendersville	355	Bridgewater	1,562
Aspinwall	2,592	Benson	387	Brisbin	459
Atglen	546	Bentleyville	1,922	Bristol	9,256
Athens	3,796	Benton	719	Broad Top City	478
Attleboro	514	Berlin	1,336	Brockwayville	1,898
Atwood	191	Bernville	308	Brookville	3,003
Auburn	921	Berrysburg	377	Brownstown	1,300
Austin	2,941	Berwick	332	Brownsville	2,324
Avalon	4,317	Berwick	5,357	Bruin	539

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POPULATION OF INCORPORATED CITIES, ETC.—Cont'd.

Burgettstown	1,268
Burlington	142
Burnside	493
Butler	20,728
California	2,230
Callensburg	198
Callery	335
Cambridge Springs	1,514
Camp Hill	875
Canonsburg	3,891
Canton	1,637
Carbondale	17,040
Carlisle	10,303
Carmichaels	478
Carnegie	10,009
Carrick	6,117
Carrolltown	1,348
Cassandra	306
Casselman	166
Cassville	165
Catasauqua	5,250
Catawissa	1,930
Center Hall	500
Centerport	111
Centerville	264
Centerville	1,413
Centralia	2,429
Chalfont	303
Chambersburg	11,800
Chapman	253
Charlerol	9,615
Cherry Valley	113
Cherrytree	439
Chest Springs	174
Chester	38,537
Chester Hill	648
Cheswick	317
Christiana	934
Clairton	3,326
Clarendon	933
Clarion	2,612
Clarkesville	208
Clarksville	216
Claysville	1,045
Clearfield	6,851
Clifton Heights	3,155
Clintonville	335
Clymer	1,753
Coal Center	816
Coaldale	311
Coaldale	5,154
Coalmont	228
Coalport	876
Coatesville	11,084
Cochranton	695
Cokeburg	1,302
Cokeville	409
College Hill	1,787
Collegeville	621
Collingdale	1,361
Columbia	11,454
Columbus	346
Colwyn	1,584
Confluence	890
Conneaut Lake	725
Conneautville	867
Connellsville	12,845
Connoquenessing	400
Conshohocken	7,480
Conway	1,483
Conyngham	406
Coopersburg	683
Cooperstown	181
Coplay	2,670
Coraopolis	5,252
Corry	5,991
Corsica	301
Coudersport	3,100
Courtdale	548
Covington	340
Crafton	4,583
Creekside	563
Cresson	1,470
Cressona	1,837
Cross Roads	158
Curllsville	98
Curwensville	2,549
Daisytown	382
Dale	2,285
Dallas	576
Dallastown	1,884
Dalton	767
Danville	7,517
Darby	6,305
Darlington	311
Dauphin	545
Dawson	848
Dayton	809
Deemston	477
Delaware Watergap	446
Delta	881
Denver	933
Derry	2,954
Dickson City	9,331
Dillsburg	853
Donegal	147
Donora	8,174
Doremont	1,115
Dorranceton	4,046
Dover	576
Downingtown	3,326
Doylestown	3,304
Dravosburg	1,895
Driftwood	517
Dubois	12,623
Duboistown	682
Dudley	440
Dunbar	1,970
Duncannon	1,474
Duncansville	1,263
Dundaff	150
Dunmore	17,615
Duquesne	15,727
Duryea	7,487
Dushore	813
Eaglesmere	184
East Bangor	1,186
East Berlin	672
East Brady	1,493
East Conemaugh	5,046
East Greenville	1,235
East McKeesport	2,118
East Mauch Chunk	3,548
East Pittsburg	5,615
East Prospect	316
East Rochester	718
East Side	220
East Springfield	348
East Stroudsburg	3,330
East Vandergrift	1,852
East Washington	1,300
East Waynesburg	906
Easton	28,523
Eastvale	322
Eau Claire	347
Ebensburg	1,978
Eddystone	1,167
Edenburg	616
Edgewood	2,596
Edgeworth	1,229
Edinboro	666
Edwardsville	8,407
Elco	944
Elderton	285
Eldred	1,235
Elgin	148
Elizabeth	2,311
Elizabethtown	2,587
Elizabethville	1,039
Elkland	1,175
Ellsworth	2,084
Ellwood City	3,902
Elmhurst	379
Emaus	3,501
Emlenton	1,110
Emporium	3,916
Emsworth	1,510
Enon Valley	354
Ephrata	3,192
Erie	66,525
Etna	5,830
Evansburg	1,339
Everett	1,725
Everson	1,759
Exeter	3,537
Factoryville	759
Fairchance	1,760
Fairfield	373
Fairview	167
Fairview	349
Fall Brook	172
Falls Creek	1,204
Fallston	555
Fawn Grove	240
Fayette City	2,005
Felton	241
Ferndale	514
Finleyville	644
Fleetwood	1,394
Flemington	1,022
Ford City	4,850
Forest City	5,749
Forksville	109
Forty Fort	2,353
Fountain Hill	1,388
Frackville	3,118
Frankfort Springs	144
Franklin	2,102
Franklin	9,767
Franklintown	216
Fredonia	443
Freedom	3,060
Freeland	6,197
Freemansburg	867
Freeport	2,248
Friendsville	103
Galeton	4,027
Gallitzin	3,504
Garrett	848
Gaysport	917
Geneva	236
Georgetown	269
Gettysburg	4,030
Gilberton	5,401
Girard	1,165
Girardville	4,396
Glasgow	203
Glassport	5,540
Glen Campbell	1,099
Glen Hope	237
Glen Rock	1,263
Glenburn	319
Glendon	823

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MIAMI, FLORIDA (See adv. in Real Estate Dlrs., Fla.)
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Glenfield	984
Glenolden	1,157
Goldsboro	434
Gordon	1,185
Gouldsboro	84
Grampian	666
Grand Valley	290
Gratz	536
Great Bend	788
Greater Punxsutawney	9,058
Greencastle	1,919
Greenlane	372
Greensboro	442
Greensburg	13,012
Greentree	1,143
Greenville	5,909
Grove City	3,674
Halifax	745
Hallam	472
Hallstead	1,538
Hamburg	2,301
Hanover	7,057
Harmony	673
Harrisburg	64,186
Harrisville	352
Hartleton	160
Hartstown	135
Hastings	2,125
Hatboro	963
Hatfield	705
Hawley	2,018
Hawthorne	569
Hays	1,888
Haysville	166
Hazel Dell	1,168
Hazleton	25,452
Heidelberg	1,848
Hellertown	915
Herndon	620
Highspire	1,669
Hollidaysburg	3,734
Homer City	985
Homestead	18,713
Honesdale	2,945
Honeybrook	581
Hookstown	250
Hooversville	990
Hopbottom	364
Hopewell	590
Hopewell	136
Houston	793
Houtzdale	1,434
Howard	667
Hughestown	2,024
Hughesville	1,650
Hulmeville	468
Hummelstown	2,128
Huntingdon	6,861
Hyde Park	315
Hydetown	413
Hyndman	1,164
Indiana	5,749
Ingram	2,037
Irvona	800
Irwin	2,886
Ivyland	247
Jackson Center	269
Jacksonville	87
Jamestown	822
Jeannette	8,077
Jeddo	377
Jefferson	357
Jefferson	347
Jenkintown	2,968
Jennertown	109
Jermyn	3,158
Jersey Shore	5,381
Johnetta	662
Johnsonburg	4,334
Johnstown	55,482
Jonestown	603
Juniata	5,285
Kane	6,626
Karns City	283
Kennett Square	2,049
Kingston	6,449
Kittanning	4,311
Knoxville	5,651
Knoxville	840
Kutztown	2,360
Laceyville	479
Laflin	528
Lancaster	47,227
Landingville	268
Landisburg	252
Lansford	252
Lansford	8,321
Lanesboro	771
Langhorne	895
Langhorne Manor	170
Lansdale	3,551
Lansdowne	4,066
Laplume	258
Laporte	245
Larksville	9,288
Latrobe	8,777
Laurel Run	790
Lawrenceville	549
Le Raysville	326
Lebanon	19,240
Leechburg	3,624
Leetsdale	1,904
Lehighton	5,316
Lemoyne	1,393
Lenhartsville	153
Lewisberry	233
Lewisburg	3,081
Lewistown	8,166
Lewisville	579
Liberty	253
Ligonier	1,575
Lilly	1,638
Linesville	833
Lititz	2,082
Little Meadows	156
Littlestown	1,347
Livermore	124
Liverpool	596
Lockhaven	7,772
Loganton	375
Loganville	298
Long Branch	273
Loretto	246
Lumber City	363
Luzerne	5,426
Lykens	2,943
McAdoo	3,389
McConnellsburg	579
McDonald	2,543
McEwensville	209
McKees Rocks	14,702
McKeesport	42,694
McMahan	813
McCherrytown	1,724
McVeytown	514
Macungie	772
Madison	421
Mahaffey	754
Mahanoy City	15,936
Malvern	1,125
Manchester	547
Manheim	2,202
Manns Choice	341
Manor	1,039
Manorville	545
Mansfield	1,645
Mapleton	752
Marcus Hook	1,573
Marianna	1,363
Marietta	2,079
Marion Center	366
Marion Heights	1,362
Marklesburg	211
Markleysburg	227
Mars	1,215
Martinsburg	920
Marysville	1,693
Masontown	890
Metamoras	1,388
Mauch Chunk	3,952
Mayfield	3,662
Meadville	12,780
Mechanicsburg	4,469
Mechanicsburg	159
Media	3,562
Mercer	2,026
Mercersburg	1,410
Meshoppen	630
Meyersdale	3,741
Middleboro	207
Middleburg	531
Middleport	1,100
Middletown	5,374
Midland	1,244
Midway	941
Mifflinburg	1,559
Mifflintown	954
Milesburg	531
Milford	872
Mill Creek	308
Mill Hall	1,043
Mill Village	290
Millbourne	322
Millersburg	2,394
Millerstown	993
Millerstown	549
Millheim	626
Millvale	7,861
Millville	611
Milton	7,460
Miners Mills	3,159
Minersville	7,240
Mohnton	1,536
Monaca	3,376
Monessen	11,775
Monongahela	7,598
Monroe	403
Montgomery	1,490
Montoursville	1,904
Montrose	1,914
Moosic	3,964
Morrisville	2,002
Morton	1,071
Moscow	650
Mount Carbon	335
Mount Carmel	17,532
Mount Holly Springs	1,272
Mount Jewett	1,771
Mount Joy	2,166
Mount Morris	382
Mount Oliver	4,241
Mount Penn	785
Mount Pleasant	5,812
Mount Union	3,338
Mountville	803
Muncy	1,904
Munhall	5,185
Nanticoke	18,877
Narberth	1,790
Nazareth	3,978

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POPULATION OF INCORPORATED CITIES, ETC.—Cont'd.

Nelson	448
Nescopeck	1,578
New Albany	413
New Alexandria	505
New Baltimore	177
New Berlin	527
New Bethlehem	1,625
New Brighton	8,329
New Buffalo	135
New Castle	36,280
New Centerville	106
New Columbus	175
New Cumberland	1,472
New Florence	717
New Freedom	726
New Galilee	453
New Holland	1,106
New Hope	1,083
New Kensington	7,707
New Lebanon	164
New Milford	654
New Oxford	838
New Paris	194
New Philadelphia	2,512
New Ringgold	266
New Salem	424
New Salem	248
New Washington	174
New Wilmington	758
Newburg	274
Newburg	264
Newport	2,009
Newry	380
Newton Hamilton	340
Newtown	1,675
Newville	1,449
Nicholson	852
Norristown	27,875
North Bellevernon	1,522
North Braddock	11,824
North Catasauqua	2,030
North Charleroi	1,008
North East	2,672
North Irwin	646
North Wales	1,710
North York	1,902
Northampton	8,729
Northampton Heights	1,037
Northumberland	3,517
Norwood	1,668
Nuangola	124
Oakdale	1,353
Oakland	915
Oakmont	3,436
Ohiopyle	535
Oil City	15,657
Old Forge	11,324
Olyphant	8,505
Orangeville	399
Orbisonia	618
Orrstown	247
Orwigsburg	1,801
Osburn	425
Osceola	2,437
Osceola	591
Oswayo	382
Oxford	2,390
Paint	999
Palo Alto	1,873
Parkers Landing	1,244
Parkesburg	2,522
Parnassus	2,578
Parryville	590
Parsons	4,338
Patterson	885
Patterson Heights	367
Patton	3,907
Pen Argyl	3,967
Penbrook	1,462
Penn	1,048
Pennsburg	1,141
Perkasie	2,779
Petersburg	705
Petrolia	360
Philadelphia	1,549,008
Philipsburg	3,585
Phoenixville	10,743
Picture Rocks	576
Pine Grove	1,352
Pitcairn	4,975
Pittsburg	533,905
Pittston	16,267
Platea	220
Pleasantville	191
Pleasantville	702
Plumville	414
Plymouth	16,996
Point Marion	1,389
Polk	2,066
Port Allegany	1,972
Port Carbon	2,678
Port Clinton	491
Port Royal	535
Port Vue	1,978
Portage	2,954
Portersville	170
Portland	640
Pottstown	15,899
Pottsville	20,236
Prompton	263
Prospect	346
Prospect Park	1,655
Quakertown	3,801
Quarryville	739
Queenstown	72
Railroad	308
Rainsburg	203
Ramey	1,045
Rankin	6,042
Reading	96,071
Red Hill	664
Red Lion	2,092
Renovo	4,621
Reynoldsville	3,189
Rices Landing	671
Riceville	121
Richland	722
Richlandtown	562
Ridgway	5,408
Ridley Park	1,761
Rimersburg	855
Ringtown	723
Riverside	429
Roaring Spring	1,903
Rochester	5,903
Rockhill	504
Rockledge	879
Rockwood	1,300
Rome	222
Roscoe	1,450
Rosedale	419
Rouseville	648
Royalton	1,033
Royersford	3,073
Rural Valley	763
Rutledge	523
Saegerstown	712
St. Clair	5,640
St. Clair	6,455
St. Clairsville	101
St. Marys	6,346
St. Petersburg	453
Salisbury	885
Salladasburg	280
Saltillo	410
Saltsburg	1,044
Sandy Lake	639
Sankertown	687
Saxonburg	345
Saxton	1,195
Sayre	6,426
Scalp Level	1,424
Schellsburg	314
Schuylkill Haven	4,747
Schwenksville	381
Scottdale	5,456
Scranton	129,867
Selinsgrove	1,473
Sellersville	1,572
Seven Valleys	365
Seward	548
Sewickley	4,479
Shade Gap	143
Shamokin	19,588
Sharon	15,270
Sharon Hill	1,401
Sharpsburg	8,153
Sharpsville	3,634
Sheakleyville	126
Shelocta	117
Shenandoah	25,774
Shickshinny	1,917
Shillington	1,427
Shingle House	1,598
Shippensburg	3,457
Shippenville	378
Shiremanstown	545
Shirleysburg	256
Shrewsbury	598
Silverdale	232
Silverly	1,616
Slatington	4,454
Sligo	754
Slippery Rock	870
Smethport	1,817
Smicksburg	230
Smithfield	749
Smithton	784
Snow Shoe	643
Snydertown	288
Somerfield	180
Somerset	2,612
Souderton	1,875
South Allentown	1,814
South Bethlehem	439
South Bethlehem	19,973
South Brownsville	3,943
South Canonsburg	1,697
South Fork	4,592
South Greensburg	1,748
South Heights	365
South New Castle	551
South Philipsburg	434
South Renovo	805
South Sharon	10,190
South Waverly	1,084
South Williamsport	3,734
Southwest Greensburg	2,127
Spangler	2,700
Spartansburg	460
Speers	383
Spring City	2,880
Spring Garden	1,100
Spring Grove	1,152
Springboro	614
Springdale	1,999

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Celery and Farm Lands
City Property
Peoples Bank Bldg., Sanford, Fla.

Starrucca	381
State College	1,425
Steelton	14,246
Stewartstown	674
Stillwater	179
Stockdale	761
Stockertown	426
Stoneboro	1,074
Stoystown	355
Strasburg	885
Strattanville	376
Stroudsburg	4,379
Sugar Grove	459
Sugar Notch	2,439
Summerhill	863
Summerville	609
Summit Hill	4,209
Sunbury	13,770
Susquehanna	3,478
Suterville	917
Swarthmore	1,899
Swissvale	7,381
Swoyersville	5,396
Sykesville	1,756
Sylvania	217
Tamaqua	9,462
Tarentum	7,414
Tatamy	512
Taylor	9,060
Telford	207
Terre Hill	882
Thompsontown	293
Thomson	322
Thornburg	230
Three Springs	248
Throop	5,133
Tidoute	1,324
Tioga	533
Tionesta	803
Titusville	8,533
Topton	809
Towanda	4,281
Tower City	2,325
Townville	317
Trafford	1,959
Trappe	398
Tremont	2,067
Troutville	260
Troy	1,288
Trumbauersville	611
Tullytown	622
Tunkhannock	1,598
Tunnelhill	661
Turbotville	365
Turtle Creek	4,995
Twilight	468
Tyrone	7,176
Union City	3,684
Uniondale	355
Uniontown	291
Uniontown	13,344
Unionville	343
Upland	2,221
Ursina	338
Utica	265
Valencia	240
Vanderbilt	1,198
Vandergrift	3,876
Vandergrift Heights	3,438
Vandling	985
Venango	251
Verona	2,849
Versailles	1,437
Vintondale	1,410
Volant	185
Wall	1,962
Wallaceton	324
Walnutport	1,039
Wampum	980
Warren	11,080
Warrior Run	1,251
Washington	560
Washington	18,778
Washingtonville	183
Waterford	724
Watsontown	1,950
Wattsburg	283
Waverly	515
Waymart	412
Waynesboro	7,199
Waynesburg	3,545
Weatherly	2,501
Weissport	638
Wellersburg	193
Wellsboro	3,183
Wellsville	308
West Alexander	426
West Berwick	5,512
West Brownsville	2,036
West Chester	11,767
West Conshohocken	2,202
West Easton	1,033
West Elizabeth	841
West End	495
West Grove	1,261
West Hazleton	4,715
West Homestead	3,009
West Kittanning	589
West Leesport	436
West Liberty	199
West Middlesex	1,157
West Middletown	274
West Newton	2,880
West Pittston	6,848
West Reading	2,064
West Reynoldsville	933
West Sunbury	283
West Telford	664
West Wyoming	1,621
West York	2,435
Westfield	1,207
Westmont	1,468
Westover	569
Westview	1,626
Wheatland	955
Whitaker	1,547
White Haven	1,438
Wickboro	2,775
Wilkes-Barre	67,105
Wilkinsburg	18,924
Williamsburg	1,523
Williamsport	31,860
Williamstown	2,904
Wilmerding	6,133
Wilmore	314
Wilson	1,108
Wind Gap	832
Windber	8,013
Windsor	697
Winterstown	238
Winton	5,280
Womelsdorf	1,301
Woodbury	255
Woodcock	130
Woodlawn	1,396
Wormleysburg	809
Worthington	436
Worthville	121
Wrightsville	2,051
Wyalusing	580
Wyoming	3,010
Wyomissing	985
Yardley	894
Yatesville	573
Yeadon	882
Yoe	567
York	44,750
York Haven	793
York Springs	299
Youngstown	323
Youngsville	1,406
Youngwood	1,881
Zelienople	1,388

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Allegheny	Pittsburg	W. H. Coleman	G. W. Foster	J. A. Fairman.
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Cambria	Edensburg	S. S. Kinkead	S. D. Gochnour	A. Griffith.
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Chester	West Chester	S. M. Collins	F. W. Weaver	D. M. Curry.
Clarion	Clarion	H. M. Hufnagel	G. M. Frazier	A. F. Hess.
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Clinton	Lock Haven	J. F. Kinley	O. Fisher	A. E. Grugan.
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Cumberland	Carlisle	S. Stuart	H. R. McCartney	S. Stuart.
Dauphin	Harrisburg	J. H. Warden	S. H. Hassler	W. A. McIlhenny.
Delaware	Media	A. J. Dalton	J. McMurray	J. L. Rigby.
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DIGEST OF THE LAWS OF PENNSYLVANIA.

ACKNOWLEDGMENTS.—Deeds, mortgages, leases, etc., may be acknowledged before justices of the peace, notary public, or any other officer having authority under the laws of this commonwealth. (April 23, 1903.)

ASSIGNMENTS.—There is a series of statutes relating to voluntary assignments for the benefit of creditors, but there is no law providing for the involuntary assignment of the property of an insolvent, and its equal distribution among his creditors. There can be no preferences made in the deed of assignment. But before the debtor makes an assignment he can assign part of his property to one or more creditors, or he may confess judgment under which the favored creditor may levy and obtain a priority. Such a confession may be made only for a bona fide debt. Unanimous consent is necessary to enable a debtor to obtain a discharge under an assignment for the benefit of creditors. When under assignment in another state an assignee for the benefit of creditors has taken in trust lands in this state, such trust ends in 25 years and the lands revert to the assignor.

No corporation can make an assignment or a distribution of its proceeds without first giving notice of the sale of the property to the auditor-general, nor will such sale be ratified by any court until such notice shall be proven.

ATTACHMENTS.—A writ of attachment may issue against the real and personal estate of any person not residing within the state and not at that time being within the county in which the writ issues. The attaching creditor must give a bond to the sheriff to indemnify him for any damage he may suffer by attaching the goods. A foreign corporation is a non-resident debtor. Property of resident fraudulent debtors may be attached: 1. When debtor is about to remove his property out of the jurisdiction of the court in which the attachment is applied for, with intent to defraud his creditors; 2. When he has property which he fraudulently conceals; 3. When he has disposed of or is about to dispose of his property, with intent to defraud his creditors; 4. When he has fraudulently contracted the debt or incurred the obligation for which the claim is made. Proprietors of hotels, inns, boarding houses and lodging-houses in the state, as an additional remedy, may attach the wages, not exceeding four weeks, of such persons as may be indebted to them for boarding. In these cases the debt must be due before the attachment can issue. In this attachment the creditors must make affidavit to prove one or more of the foregoing acts, and must give bonds conditioned that, if he "fails to prosecute his action with effect and to recover a judgment against the debtor, he shall pay to the debtor all legal costs and damages which the debtor may sustain by reason of said attachment." An attachment may also be used as a process for the enforcement of a judgment. It will bind all property of the judgment debtor in the hands of persons with the writ, and all debts due by them to him.

INTEREST.—Six per cent. A contract for a higher rate is void as to the excess over six per cent, and such sum, if paid, may be recovered by suit brought within six months. Advances of money, repayable on demand, to an amount not less than $5,000, on bills of lading, stock certificates, warehouse receipts or other negotiable instruments, pledged as collateral security, it shall be lawful to receive, or to contract to receive, and collect, any sum agreed upon in writing by the parties to such transaction. (March 6, 1903.) A fair purchase of a bond or note may be made at any discount, without being usurious.

JUDGMENT.—If the plaintiff file a statement of his demand, and serve a copy thereof on the defendant not less than fifteen days before the return day of the writ, judgment by default may be entered the next day after the return day. If a copy of the statement of claim is not served fifteen days before the return day, judgment can be obtained fifteen days after service of such copy. By rule of court, the statement of claim must be verified by affidavit. In all cases the defendant can prevent the entry of judgment by filing a sufficient affidavit of defense, and serving a copy thereof on the plaintiff, or his attorney of record before plaintiff enters judgment as above indicated. The judgment when entered becomes a lien upon the real estate of the debtor owned by him at the time of the entry. It does not bind after-acquired property until a levy has been made upon it, or the judgment revived by scire facias. Execution can issue as soon as judgment is obtained.

LIMITATION OF ACTION.—Notes and accounts, six years; payment of judgments and instruments under seal will be presumed after twenty years, but this presumption may be rebutted. A verbal or written acknowledgment with a promise to pay, will revive a debt after six years, and the promise will be implied, if the acknowledgment is distinct, clear and unambiguous.

MARRIED WOMEN.—By recent law the disabilities of married women as to the control and the right to make contracts have been substantially removed. Every married woman has the right to acquire, hold, control, and dispose of her property, real and personal, in the same manner as though unmarried, except that she cannot mortgage or convey real estate unless her husband joins in the conveyance. Property of every kind owned, acquired or earned by her before or after marriage belongs to her and not to her husband or his creditors. She may make any contract relating to any business in which she may engage, or for necessaries, or in relation to her separate estate, and may sue or be sued thereon, or for torts done to or committed by her, without joining her husband, and any recovery by or against her will affect only her separate estate, but she cannot become accommo-

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dation endorser, guarantor or surety for another. She may make leases of her separate property, real and personal, and assignments, transfers and sales of her separate personal property, notes, bills, drafts and obligations of every kind without her husband joining. She may dispose of her property, real and personal, by will signed by her as though unmarried. Widow takes for life one-third (or if no issue living, one-half) of all real estate owned by husband at any time during marriage, unless she has released dower, or the land has been sold under execution. Husband has wife's lands for life, whether there be issues or not.

FORM OF WARRANTY DEED.

This deed, made the.....day of....., in the year nineteen hundred and....., between....., (here insert name or names and residence of grantor or grantors), and....., (here insert name or names and residence of grantee or grantees): Witnesseth, That in consideration of.....dollars, in hand paid, the receipt whereof is hereby acknowledged, the said grantor do hereby grant and convey (or release and quit claim) to the said grantee, all..... (Here give location and description of property conveyed or released, with recital of title if desired).....(If reservations, exceptions, or special conditions, insert same here.) ..... (If covenants of general of special waranty, insert same here.)

In witness whereof, said grantor has hereunto set.....hand and seal, the day and year first above written.

Sealed and delivered in the presence of ..... (Seal.)
.... (Seal.)

State of Pennsylvania,
County of....., ss.

On this.....day of.....A. D....., before me, ... came the above named....., and acknowledged the foregoing deed to be..... act and deed, and desired the same to be recorded as such.

Witness my hand and.....seal, the day and year aforesaid.

.....
.....
(Seal.) (Official character.)
My commission expires.....

FORM OF ACKNOWLEDGMENT.

State of Pennsylvania,
County of....., ss.

On the.....day of....., before me, ..., a notary public in and for said county, personally appeared the above named..... and....., his wife, and in due form of law acknowledged the above indenture to be their and each of their act and deed, and desired the same to be recorded as such; and the said.....being of full age, and separate and apart from her said husband by me thereon privately examined, and the full contents of the above deed being by me first made known unto her, did thereupon declare and say that she did voluntarily, and of her own free will and accord, sign, seal, and as her act and deed, deliver the above written indenture, deed or conveyance, without coercion or compulsion of her said husband.

Witness my hand and notarial seal, the day and year aforesaid.

(Official Signature and Seal.)

PENNSYLVANIA

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Names appearing under Headings marked thus * are only inserted when specially contracted for.

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Wiggins Coulter H	"
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Corbett Charles	"
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Goldsmith S R — "
Higbee E C — "
Howard L S — "
Mathews R S — "
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Herr Isaac R — "
Ober H B — "
Ryan John S — Elkland
Humphrey & Huyns — Ellwood City
Erb S D — Ephrata
Erie Abstract & Title Co — Erie
Biddle Joseph F — Everett
Richey G W — "
Gardner F M — Forest City
Harvey Frank L — Foxburg
Osmer J H & Sons — Franklin
Templeton, Orr & Whiteman — Greenville
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Mead B M — "
Mead F B — "
Patterson John E — "
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Sipes John P — "
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Munger Seldon — "
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Geist D M — New Bethlehem
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Houck & Benjamin — Olyphant
Fulton W F — Oxford
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Byrne John T, 1782 Frankford av "
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Cassel Linford B, 426 Sanson "
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Cohen Louis, 503 N 4th "
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Colville Alx, 2201 Fairmont av "
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Dallam David E, 318 Witherspoon bldg "
Davis Joshua, 522 Ritner "
Davis Louis, 929 Drexel bldg "
Dawson & Adams, 2749 Gtn av "
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Deery I H, 4223 Westminster av "
De Frehn Wesley, 3824 N 15th "
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De Kalb John L, 2435 N 5th "
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Dietrich Isaac S, 1235 Stiles "
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Flues Eberhardt, 174 Hansberry Gtn "
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Hess David M, 205 S 6th "
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Marshall Chas T, 442 Walnut "
Marshall Jos K, 8 S 52d "
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Marx John, 2329 E Alleghany "
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Miller Charles M, 1217 N 29th "
Miller David J, 1604 N 2d "
Miller Frank N, 201 Franklin bldg "
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Montgomery Thos M, 1135 Shackamaxon "
Morley Joseph J, 2743 N Front "
Mortimore Chas, 521 Arcade bldg "
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Nebeker George, 1642 N 10th "
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Newmayer Meyer, 1908 N 31st "
Ney Wm H, 108 S 52d "
Nock E T, 3 S 60th "
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Nutt A S, 5937 Spruce "
O'Brien John J, 601 Cumberland "
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O'Connell Daniel, 643 Land Title bldg "
O'Farrel Vincent, 206 S 12th "
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Ormsby Henry G, 755 N 26th "
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Pagan E F, 5938 N Park av "
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Pommer George F, 417 Wharton "
Porter R Raymond, 529 N 20th "
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Pullinger John M, 4649 Haveford "
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Rathner Benjamin, 1439 S 8th "
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Stokes Ellis, 1345 Arch "
Studenmund Fredk, 5614 Gtn av "
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RHODE ISLAND.

CAPITAL—PROVIDENCE.

Population of State, 542,610.
(U. S. Census of 1910.)

Rhode Island, one of the original thirteen states, extends from 41 degrees 18 minutes to 42 degrees 5 minutes north latitude, and from 71 degree 8 minutes to 71 degrees 53 minutes west longitude, and is bounded on the north and east by Massachusetts, on the south by the Atlantic Ocean, and on the west by Connecticut. The total land surface is approximately 1,053 square miles. The climate, like that of all the New England States, is marked by extremes, the winters being very cold and the summers correspondingly hot. The mean annual temperature at Providence is 47.91 and at Newport 49.39 degrees, and the average annual rainfall varies from 40 inches in the eastern part to 44 in the west. The eastern part of the state is deeply indented by Narragansett Bay, an inlet of the Atlantic Ocean, which extends 30 miles inland and includes several islands, of which Rhode (from which the state receives its name), Conanicut, Prudence, Hope and Patience are the principal. Block Island, which lies off the southern coast about ten miles distant, also belongs to the state.

The surface of Rhode Island is broken and hilly, but has no elevations that might be termed mountains. Swamps, ponds and marshes border the coast. There are a number of rivers which afford extensive water power, and numerous small lakes and ponds. The soil is moderately productive, but on the islands in Narragansett Bay is very fertile. Rhode Island is pre-eminently a manufacturing state, and leads all others in this respect in proportion to population. While the manufactures of Rhode Island are widely diversified, there are particular branches in which the state has won a world-wide reputation. The fineness of its textiles, the wealth and beauty of manufactures of gold and silver, the products of its foundries and machine shops, the accuracy of its fine tools in use in every quarter of the globe, the reputation its steam engines have acquired, in manufacturing circles, and its enormous output of rubber boots and shoes, all combine to preserve and extend this reputation. The fisheries are important. Over $1,500,000 is annually expended on the public schools.

The following table shows the increase in population since 1830:

1830	97,199	1870	217,853
1840	108,830	1880	276,531
1850	147,545	1890	345,506
1860	174,620	1900	428,556

1910 (U. S. Census), 542,610.

POPULATION OF INCORPORATED CITIES, TOWNS AND VILLAGES. U. S. CENSUS 1910.

Barrington	2,452	Hopkinton	2,324	Portsmouth	2,681
Bristol	8,565	Jamestown	1,175	Providence	224,326
Burrillville	7,878	Johnston	5,935	Richmond	1,633
Central Falls	22,754	Lincoln	9,825	Scituate	3,493
Charlestown	1,037	Little Compton	1,276	Smithfield	2,739
Coventry	5,848	Middletown	1,708	South Kingstown	5,176
Cranston	21,107	Narragansett	1,250	Tiverton	4,032
Cumberland	10,107	Newport	27,149	Warren	6,585
East Greenwich	3,420	New Shoreham	1,314	Warwick	26,629
East Providence	15,808	North Kingstown	4,048	Westerly	8,696
Exeter	778	North Providence	5,407	West Greenwich	481
Foster	1,124	North Smithfield	2,699	Woonsocket	38,125
Glocester	1,404	Pawtucket	51,622		

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DIGEST OF THE LAWS OF RHODE ISLAND.

ALIENS.—General Laws 1896, Chapter 201, Sec. 4: "Aliens may take, hold, transmit and convey real estate, and may sue for and recover possession of the same, in the same way with the same effect as if they were citizens of the United States, and no title to real estate shall be invalid on account of the alienage of a former owner; but nothing contained in this section shall defeat the title to any real estate heretofore released or conveyed by the state or by authority thereof."

ASSIGNMENT for the benefit of creditors is an act of insolvency under the statute of insolvency, Chapter 1577 of the Public Laws passed May 26, 1908, which except as affected by the Bankruptcy Act of the United States, is still in force.

ATTACHMENTS.—The real or personal estate of a debtor, including stock or shares in any banking institution or incorporated company, and including the usual process of garnishment, may be attached at the suit of any creditor upon original writ or writ of mesne process upon the affidavit of the creditor, his agent or attorney, that he has a just claim against the defendant that is due, and "upon which the plaintiff expects to recover in such action a sum sufficient to give jurisdiction to the court to which such writ is returnable." And the attachment, unless dissolved under the bankruptcy act or the insolvency statute, is for the sole benefit of the attaching creditor, if he obtains final judgment in the action. A common law assignment dissolves an attachment placed on the assignor's property not more than four months prior to the making of such assignment.

CLAIMS against estates of deceased persons, whether preferred or not, must be filed in the office of the probate clerk within six months from the date of the first advertisement by the executor or administrator of his appointment, or within such further time, not exceeding one year from the date of such appointment, as the court of probate may allow. And the executor or administrator is required to file in the probate office, within thirty days after the expiration of the time of filing claims, a full list of the claims filed against the estate, specifying which are allowed and which are disallowed by him, and to give personal notice to claimants whose claims are disallowed. And such claimants, if the estate is solvent and no commission is appointed to examine the claims (as there may be), must bring their actions within six months after such notice. If the executor or administrator believes the estate be insolvent, he must so represent it, and commissioners must then be appointed to examine all claims.

There are special provisions respecting contingent claims.

DEEDS.—Gen. Laws 1896, Chap. 202: "Sec. 2. Every conveyance of lands, tenements or hereditaments absolutely, by way of mortgage, or on condition, use or trust, for any term longer than one year, and all declarations of trusts concerning the same, shall be void unless made in writing, duly signed, acknowledged as hereinafter provided, delivered, and recorded in the records of land-evidence in the town or city where the said lands, tenements or hereditaments are situated; provided, however, that the same, if delivered, as between the parties and their heirs, and as against those taking by gift or devise, or those having notice thereof, shall be valid and binding, though not acknowledged or recorded. A lease for the term of one year or less shall be valid, although made by parole."

"Sec. 4. No seal shall be required to any instrument conveying lands, tenements or hereditaments; and any instrument purporting to convey lands, tenements or hereditaments may be referred to as, and shall be, a deed, though no seal be affixed thereto; and the word "covenant" used in any deed or instrument to which no seal is affixed shall have the same effect as though a seal had been affixed thereto."

"Sec. 5. Acknowledgment of any deed hereafter made need not be in any set form, but shall be made by all the parties grantors, including married women, even though releasing dower only, and the certificate thereof shall express the ideas that the grantors respectively making the acknowledgment were each and all known to the magistrate to be the parties executing the instrument, and that they acknowledge said instrument to be their free act and deed. No other acknowledgment shall be required of married women."

"Sec. 8. Acknowledgment of any instrument required by any statute of this state, to be acknowledged, shall be made—

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1. Within this state, before any state senator, judge, justice of the peace, mayor, notary public, town clerk or recorder of deeds.

2. Without this state, and within the limits of the United States, before any judge or justice of a court of record or other court, justice of the peace, mayor or notary public of the state, District of Columbia, or territory in which such acknowledgment is made, or before any commissioner appointed by the governor of this state. Provided, however, that if the instrument is acknowledged or proved in the manner prescribed by the law of the state, territory or District of Columbia where executed, it shall be deemed to be legally executed, and shall have the same effect as if executed in the mode above described.

3. Without the limits of the United States, before any ambassador, minister, charge d'affaires, consul-general, vice-consul-general, consul, vice-consul, consular agent, or commercial agent of the United States, or before any commissioner appointed by the governor of this state in the country in which such acknowledgment is made.

4. Provided, however, that such acknowledgment may also be made within or without the limits of this state, by any person actually engaged in military or naval service of the United States, before any colonel, lieutenant-colonel, or major in the army, or before any officer in the navy not below the grade and rank of lieutenant-commander."

"Sec. 10. Every instrument requiring acknowledgment, executed without the limits of the United States, concerning lands lying within this state, in which instrument any ambassador, minister, charge d'affaires, consul-general, vice-consul-general, consul, vice-consul, consular agent, commercial agent, of the United States, or commissioner appointed by the governor of this state shall be grantor, may be executed in the presence of two witnesses; and when so executed, an official certificate under the hand and official seal of the grantor that such instrument is his act and deed shall be equivalent to an acknowledgment of such instrument in the manner required by law."

"Sec. 11. Any form of conveyance in writing, duly signed and delivered by the grantor, or the attorney, to convey to the grantee all the possession, estate, title and interest, claim, demand or right of entry or action of the grantor, absolutely in and to the land conveyed, unless otherwise expressly limited in estate, condition, use or trust, and, if otherwise limited, shall convey such property for the time or estate or on the condition, use or trust as declared, without any other act or ceremony; and if also duly acknowledged and recorded, shall be operative as against third parties."

"Sec. 20. Indeeds hereafter made, lands, tenements and herditaments, or a thing in action, may be conveyed by a person to himself jointly with another person by the like means by which it might be conveyed by him to another person; and may in like manner be conveyed by a husband to his wife and by a wife to her husband, alone or jointly with another person."

DEPOSITIONS are regulated by the "Court and Practice Act" as follows:

"Sec. 374. Except in equity causes, any justice of the supreme or superior court, justice of the peace, or notary public may take the deposition of any witness, to be used in the trial of any civil suit, action, petition or proceeding in which he is not interested, nor counsel, nor the attorney of either party; and which shall then be commenced or pending in this state, or in any other state, or in the District of Columbia, or in any territory, government or country; and in equity causes, testimony may be taken by deposition or orally, as provided in section 320."

"Sec. 375. Previous to the taking of any deposition as aforesaid within this state, the official authorized to take the same shall in all cases cause the adverse party, or his attorney of record, to be notified in writing of the time and place appointed for taking such deposition, so that he may attend and put interrogatories to the deponent, if he thinks fit; provided, that if the person to be notified cannot be found, and his residence be not known, and he has no attorney of record, the moving party or his attorney may make affidavit of such facts before any justice of the superior court at any time, and thereupon the justice shall prescribe the method in which notice shall be given to such person.

"Sec. 376. The notification issued by the magistrate, officer or commissioner who shall take such deposition shall be directed to any proper officer, or to any impartial or disinterested person, and shall be served a reasonable time, not less than twenty-four hours, exclusive of Sundays and legal holidays, before the time of taking such deposition."

"Sec. 377. The officer or other person charged as aforesaid with the service of such notification shall serve the same by reading it to the party to be cited, if to be found; and if not to be found, by leaving a copy thereof at his usual place of abode; and shall, in his return, state the manner and time of such service; and whenever such service shall be made by any person other than a sworn officer, he shall verify the same, under oath, before some officer authorized to administer oaths."

"Sec. 378.Depositions may be taken without this state, to be used in the tribunals of this state, upon an order obtained on motion from the court in which the case is pending, and when ordered shall be taken either by the person and in the manner and with the formalities required by the law of the state, district, territory or country in which the same shall be taken; or, second, shall be taken, if taken in any other state, district or territory of the United States, before a

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commissioner appointed by the governor of this state, or before a judge, chancellor, justice of the peace, notary public, or civil magistrate of such state, district or territory, respectively; or, if taken out of the United States, before a resident official of the United States; or, if the deponent be in the military or naval service of the United States, before a colonel, lieutenant-colonel or major in the army, or before any officer in the navy not below the grade and rank of lieutenant-commander.And in every such case under the second methods, the party causing such depositions to be taken shall notify the adverse party, or his attorney of record, of the time and place appointed for taking the same; and such notification issued by the official before whom such deposition is to be taken shall be served, in the manner hereinbefore provided, such reasonable time before the taking of such deposition as will give the adverse party a full opportunity to be present in person or by attorney and put interrogatories to the deponent, if he think fit."

"Sec. 379. Every person, before deposing, shall be sworn to testify the truth, the whole truth, and nothing but the truth, and after giving such deposition shall subscribe his name thereto, if taken in long-hand, in the presence of the official before whom the same was taken. Such deposition may be reduced to writing by such official or by any person, including the deponent, under his direction and in his presence, or may be reduced to writing stenographically, either by such official or by some person in his presence and under his direction, sworn by such official to correctly take down in short-hand the evidence as given; and in the latter case a transcript thereof in long-hand writing, typewriting, print or other reproduction, sworn to by the person stenographically reporting the same and signed by the deponent, shall be received in evidence. The signature in the latter case shall be attested by the official taking the deposition or by some magistrate authorized to administer oaths whether in this state or elsewhere."

"Sec. 380. The deposition, so taken, shall be retained by such magistrate, officer or commissioner until he deliver the same with his own hand to the court for which it is taken, or shall, together with a certificate of its having been duly taken, be by said magistrate, officer or commissioner sealed up and directed to such court and delivered to the clerk therof, and remain so sealed until opened by order of the court or of some justice thereof, or by the clerk with the consent of the parties; and any person may be compelled to appear and depose as aforesaid within this state, in the same manner as to appear and testify in court."

"Sec. 383. Depositions may be taken as provided in this chapter at any time; provided, however, that no deposition, to be used in a jury trial, shall be taken during the progress of such trial, except upon order of the justice presiding."

DESCENT AND DISTRIBUTION.—Gen. Laws 1896, Chap. 216:

"Section 1. Whenever any person having title to any real estate of inheritance shall die intestate as to such estate, it shall descend and pass, excepting as provided in section 6 of this chapter, in equal portions to his kindred in the following course:

First. To his children or their descendants, if any there be.

Second. If there be no children nor their descendants, then to the father of such intestate.

Third. If there be no father, then to the mother, brothers and sisters of such intestate, and their descendants, or such of them as there be.

"Sec. 2. If there be no mother, nor brother, nor sister, nor their descendants, then to the great-grandfathers or great-grandfather, if there be but one kindred, each in the following course.

First. To the grandfather, if any there be.

Second. If there be no grandfather, then to the grandmother, uncles and aunts, on the same side, or their descendants by representation, or such of them as there be.

Third. If there be no grandmother nor uncle nor aunt nor their descendants, then to the great-grandfathers, or great-grandfather, if there be but one.

Fourth. If there be no great-grandfather, then to the great-grandmothers or great-grandmother, if there be but one, and the brothers and sisters of the grandfathers and grandmothers and their descendants or such of them as there be; and so on, in other cases, without end, passing to the nearest lineal male ancestors, and for want of them to the lineal female ancestors in the same degree, and the descendants of such male and female lineal ancestors, or such of them as there be."

"Sec. 3. No right in the inheritance shall accrue to any persons whomsoever other than to the children of the intestate, unless such persons be in being and capable in law to take as heirs at the time of the intestate's death.

"Sec. 4. When hereinbefore the inheritance is directed to go by moieties to the paternal and maternal kindred, if there be no such kindred on the one part, the whole shall go to the other part; and if there be no kindred either on the one part or the other, the whole shall go to the husband or wife of the intestate, and if the husband or wife be dead, it shall go to his or her kindred in the like course, as if such husband or wife had survived the intestate and then died entitled to the estate."

"Sec. 5. The descendants of any person deceased shall inherit the estate which such person would have inherited had such person survived the intestate, subject to the express provisions of these canons of descent."

"Sec. 6. When the title to any real estate of inheritance, as to which the

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person having such title shall die intestate, came by descent, gift or devise, from the parent or other kindred of the intestate, and such intestate die without children, such estate shall go to the kin next to the intestate of the blood of the person from which such estate came or descended, if any there be; and as between the legal and equitable title, in case of merger, the equitable title shall govern the course of descent under the provisions of this section."

"Sec. 7. Bastards shall be capable of inheriting or transmitting inheritance on the part of their mother, in like manner as if they had been lawfully begotten of such mother."

"Sec. 8. Nothing in the preceding sections of this chapter shall be construed as to bar any widow of her dower in the estate of her deceased husband, or any husband of his curtesy in his deceased wife."

"Sec. 9. This surplus of any chattels or personal estate of a deceased person, not bequeathed, after the payment of his just debts, funeral charges and expenses of settling his estate, shall be distributed by order of the probate court, which shall have granted administration in the manner following:

First. One-half part thereof to the widow of the deceased forever, if the intestate died without issue.

Second. One-third part thereof to the widow of the deceased forever, if the intestate died leaving issue.

Third. The residue shall be distributed among the heirs of the intestate in the same manner real estates descend and pass by this chapter, but without having any respect to the blood of the person from whom such personal estate came or descended."

DOWER.—Gen. Laws 1896, Chapter 264:

"Sec. 1. The widow of any person dying intestate or otherwise shall be endowed of one full and equal third part of all the lands, tenements and hereditaments whereof her husband, or any other to his use, was seized of an estate of inheritance, at any time during the intermarriage, to which she shall not have relinquished her right of dower by deed, except in the cases provided for in section 28 of this chapter (i. e., jointures)."

HOMESTEAD.—No statutory right of homestead in this state.

INTEREST AND USURY.—In the absence of special agreement the legal rate of interest is six per cent per annum. But a special usury law was enacted May 7, 1909—Chap. 434—to go into effect October 1st, 1909.

JUDGMENTS carry interest at the rate of six per cent per annum from date of rendition. They are not liens upon real estate until levy of execution, unless the estate has been attached upon the writ, of which notice must be filed with the recorder of deeds.

LIMITATIONS of actions for words spoken is one year next after the words spoken and not after; actions of the case for injuries to the person shall be commenced and sued within two years next after the cause of action shall accrue, and not after; of trespass, four years; of actions of account, etc., except on such accounts as concern trade or merchandise between merchant and merchant, their factors and servants, all actions of the case, except for words spoken, all actions of debt founded upon any contract without specialty or brought for arrearages of rents, and all actions of detinue and replevin, six years. All actions of debt other than those in the preceding section specified, and all actions of covenant, shall be commenced and sued within twenty years next after the cause of action shall accrue.

There are special provisions extending the time in cases of concealment of the cause of action, death or absence from the state.

MARRIED WOMEN.—Gen. Laws 1896, Chapter 194:

"Sec. 1. The real estate, chattels, real and personal estate, which are the property of any woman before marriage, or which may become the property of any woman after marriage or which may be acquired by her own industry, including damages recovered in suits or proceedings for her benefit and compensation for her property taken for public use, and the proceeds of all such property, shall be and remain her sole and separate property, free from control of her husband."

"Sec. 3. —A married woman may make any contract whatsoever the same as if she were single and unmarried, and with the same rights and liabilities."

"Sec. 5.—A married woman may sell and convey directly to, or may take from her husband or any other person, any estate or interest in any real or personal property, in the same manner and with the same effect as if she were single and unmarried. But nothing herein contained shall be construed to support any transfer made between husband and wife in fraud of creditors."

"Sec. 8. She may also make a will as if unmarried.

"Sec. 11. She may exercise the powers of executrix, trustee or guardian as if she were single and unmarried."

MORTGAGES are to be executed in the same manner as other deeds and may be foreclosed either at law or in equity. But those in common use contain powers of sale on default; and in case of such sale there is no redemption unless the same be set aside for irregularity or other cause. Mortgages may be discharged either upon the margin of their record, or by deed of release upon the mortgage itself or by separate deed.

REDEMPTION OF REAL ESTATE—See Mortgages and Taxation.

TAXATION.—All real property in the state and all personal property belong-

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ing to inhabitants thereof and all tangible personal property of non-residents is liable to taxation unless otherwise provided. Taxes upon real estate are assessed against the owner in the city or town where the real estate lies; and for personal estate in the town where the owner has had his actual place of abode for the greater part of the twelve months next preceding the first day of April in each year; and all remain a lien upon his real estate for two years, and until paid, unless the estate be aliened. Separate tracts or parcels of real estate are required to be separately described and valued.

And to obtain relief against over-taxation, return must be made to the assessors as prescribed by statute. Gen. Laws 1896, Chap. 46, Secs. 6-7-14 to 19.

And if real estate be sold for non-payment it may be redeemed at any time within one year on payment of the amount paid by the purchaser with twenty per cent in addition thereto. Chap. 48, Sec. 16.

TRUST DEEDS are to be executed and recorded like other deeds; and there are no other statutory provisions concerning them.

WILLS.—All wills of real or personal estate must be in writing, which includes "printing, engraving, lithographing and photo-lithographing, and all other representations of words in usual form," and must be signed by the testator or by some person for him in his presence and by his express direction; and such signature made or acknowledged by the testator in the presence of two or more witnesses present at the same time, and who shall attest and subscribe in the presence of the testator and of each other.

Any person of eighteen years of age may thus dispose of personal estate any person of twenty-one years of age may thus dispose of real estate; but the will of a married woman shall not affect the title of her husband as tenant by the curtesy, as at common law, in her real estate if he survives her.

Foreign wills are admitted to probate, upon the filing of a duly certified copy of the will and its probate in the place of domicil, in the same manner as domestic wills.

FORM OF WARRANTY DEED.

Know all men by these presents, that....., hereinafter called the grantor, in consideration of.....dollars to.....paid by....., hereinafter called the grantee, the receipt whereof is hereby acknowledged, do hereby give, grant, bargain, sell and convey unto the said grantee and.....heirs and assigns forever (here describe property).

To have and to hold the aforegranted premises, with all the privileges and appurtenances thereunto belonging, unto and to the use of the said grantee and.....heirs and assigns forever.

And.....the said grantor do hereby, for.....and for..... heirs, executors and administrators, covenant with the said grantee and..... heirs and assigns that.....lawfully seized in fee simple of the said granted premises; that the same are free from all incumbrances..... .....; that.....have good right, full power and lawful authority to sell and convey the same in manner as aforesaid; that the said grantee and.....heirs and assigns shall by these presents at all times hereafter peaceably and quietly have and enjoy the said premises, and that..... the said grantor will, and.....heirs, executors and administrators shall, warrant and defend the same to the said grantee and.....heirs and assigns forever against the lawful claims and demands of all persons.....

And for the consideration aforesaid..... do hereby release all.....right of..... premises unto the said grantee and.....heirs and assigns forever.

In Witness Whereof, ... have hereunto set.....hand and seal this.....day of.....in the year of our Lord one thousand nine hundred.....

Signed and sealed in presence of
(Witnesses.) .....

ACKNOWLEDMENT.

State of Rhode Island.
County of.....

In....., on the.....day of....., A. D..... before me personally appeared the above named grantor..... ....., each and all to me known, and known by me to be the part.. executing the foregoing instrument, and..... acknowledged said instrument, by.....executed, to be..... free act and deed.

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Levin George V — "
Rhodes Wm — "
Staples Charles A — "
Taylor Andrew — "
Taylor Olin — "
Holden Thomas M (Kent Co) — Crompton
Hall Albert H (Kent Co) — East Greenwich
Payton George W (Providence Co) — East Providence
Taylor A O D (Newport Co) — Jamestown
Weeden C E — "
Calef Herbert C (Providence Co) — Manton
Corcoran Anthony — "
Richard Joseph T (Providence Co) — Manville
Boone Charles E & Co (Washington Co) — Narragansett Pier
Caswell W Herbert — "
Rose James A — "
Sweet W Russell — "
De Blois & Eldridge, 152 Bellevue av (Newport Co) — Newport
Dyer Herbert L, 64 Broadway — "
Moore Chas J, 27 Berkeley av — "
Parsonage Jos B & Son, 10 Franklin — "
Taylor A O'D, 132 Bellevue av — "
Wrightington C H, 30 Bellevue av — "
Fagan & Moore (Providence Co) — Pascoag
Arnold John H, 224 Main (Providence Co) — Pawtucket
Bridge Mill Power Co, Tyler bldg — "
Briggs Fredk B, 30 High — "
Butler R A, 329 Masonic bldg — "
Butler & Higgins, 255 Main — "
Chandler Chas E, 638 Weeden — "
Conant H Real Est Co, 253 Main — "
Crowninshield & Lawton, 210 Main — "
Danforth Leon E — "
Davis Herbert B, 6 Park pl — "
Everett A P, 229 Main — "
Gallagher M J, 210 Main — "
Harman Henry, 23 Broad — "
Healy & Kelley, 308 Main — "
Hough & Nickerson, 252 Main — "
Kelly Walter L & Co, 188 Main — "
Leach Martin, 41 N Union — "
Lescault & Monast, 188 Main — "
Maynard & Schiller, 308 Main — "
Mitchell Geo H, 23 Broad — "
Mulligan M M, 26 High — "
O'Brien Thos, 155 Main — "
National Adj & Inv Bureau, 308 Main — "
Orcutt W G & Co, 23 Broad — "
Parker Geo I Co, 22 East av — "
Peacock Wm M & Co — "
Quarmby Jos, 23 Broad — "
Richardson Edwin, 332 Main — "
Sheldon P C & C H, Sheldon bldg — "
Shippee E W, 24 Spring — "
Sweetland Thos D, 3 Park — "
Tretreault Nazaire, 131 Main — "
Watjen Henry E & Co, 308 Main — "
Watson John G, 21 Broad — "
Wilson Allen K, 219 Main — "

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333 HOMER STREET :-: VANCOUVER, B. C.
[SEE ADV. IN REAL ESTATE DEALERS, VANCOUVER, B. C.]

For Index to Advertisers see page 14

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REAL ESTATE DLRS—Cont'd.

Wilson James, 188 Main Pawtucket
Allen Charles, 753 Westminster (Providence Co) Providence
Andrews L P Co, 601 Union Trust bldg "
Anthony C W, 96 Westminster "
Babbitt G H, 630 Industrial Tr bldg "
Baggott Wm A & Co, 524 Westminster "
Baker Geo S, 23 Weybosset "
Barney C E, 37 Weybosset "
Barney H E, 415 Industrial Tr bldg "
Bennett A J, 524 Tierney bldg "
Bliss Zenas W, 509 Howard bldg "
Burdick Chas J, 262 N Main "
Calef Herbert C, 614 Banigan bldg "
Canning P F, 32 Westminster "
Capwell Roger F, 29 Weybosset "
Carpenter John B, 23 Weybosset "
Carter Patrick, 32 Westminster "
Carver & Co, 212 Union "
Cass M V, 87 Weybosset "
Central Real Estate Co, 49 Weybosset "
Clark J H & Co, 314 Howard bldg "
Coates A O & Co, 19 College "
Cooke Henry W Co, 310 R I Hospital Trust bldg "
Credit Foncier Canadien, 514 Banigan bldg "
Cummings John E Farm Agency, 86 Weybosset "
Danforth Leon E, 76 Dorrance "
Davidson John, 75 Westminster "
Dean E A, 49 Weybosset "
Devine James, 505 Howard bldg "
Drowne E I, 730 Industrial Tr bldg "
Dubois C C, 87 Weybosset "
Dwyer T J, 742 Banigan bldg "
Eddy Realty Co, 423 Industrial Tr bldg "
Eagan D C, 17 Custom House st "
Ellis Chas A, 87 Weybosset "
Epstein Herman, 117½ Orms "
Ferrier J M, 419 Banigan bldg "
Fine Jas J, 404 Union Trust bldg "
Fitzgerald P J, 524 Westminster "
Freeman Jas F Co, 502 Banigan bldg "
Galligan J F & Co, 321 Banigan bldg "
Gammons J A, 171 Westminster "
Gamwell & Ingraham, 305 Industrial Trust bldg "
Garside & Co, 87 Weybosset "
Gleason Jas K, 3 Weybosset "
Goff Adelbert, 3 Weybosset "
Goff Isaac L Co, 171 Westminster Providence
Gross G L & H J, Union Tr bldg "
Hall Wm H, 49 Weybosset "
Harrington & Son, 405 Union Tr bldg "
Harris Stephen C, 86 Weybosset "
Herrick Wm H Co, 201 Banigan bldg "
Hill Chas E, 335 Westminster "
Hopkins E A, 212 Union "
Horton H F & Sons Co, 87 Weybosset "
Hughes E P, 429 Banigan bldg "
Hunt Almira R, 6 Division "
Hunter C F, 87 Weybosset "
Hurley R A, 102 Banigan bldg "
Jacobson J D, 42 Westminster "
Johnson M C, 87 Weybosset "
Karian M M, 27 Exchange "
Kehoe J L, 313 Banigan bldg "
Latham C O, 87 Weybosset "
Lederer Realty Corp, 100 Stewart "
Lincoln Geo S, 27 Westminster "
Lynch J S, 64 N Main "
McCabe Edward & Son, 524 Westminster "
McKendall F D, 519 Charles "
Mason John N Real Est Co, 15 Westminster "
Mattson Aron, 11 Snow "
Moulton & Son Co, 26 Custom House st, "
Narragansett Real Est Co, 72 Weybosset "
Newton W B, 305 Industrial Tr bldg "
Nightingale S A & Co, 4 Weybosset "
O'Donnell John, 19 Messer "
Page H A, 162 Webster av "
Pallas Peter, 212 Union "
Paolino Joseph, 76 Dorrance "
Philbrick C H, 314 Banigan bldg "
Pierce & Co, 335 Westminster "
Plympton Wm D, 86 Weybosset "
Potter B T & C A, 420 Banigan bldg "
Potter & Chapman, 37 Weybosset "
Pratt C T, 4 Market sq "
Randall Wm R, 72 Weybosset "
Rathburn Thos R, 27 Exchange "
R I Real Est Co, 84 Westminster "
Richmond W H, 37 Weybosset "
Rogers A W, 72 Weybosset "
Sevin G V, 87 Weybosset "
Shaw Henry, 386 Westminster "
Smith Chas G, 27 Exchange "
Smith Chas W, 29 Exchange "

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Smith H N, 86 Weybosset Providence
Smith J P, 335 Westminster "
Smith L A jr, 335 Banigan bldg "
Sprauge Wm A, 472 Cranston "
Stark C A, 225 Banigan bldg "
Steere Job F, 139 Mathewson "
Stiff James P, 209 Howard bldg "
Stone H P, 86 Weybosset "
Swift J H, 108 Banigan bldg "
Taylor O P, 17 Custom House st "
Temple F E, 431 Banigan bldg "
Tilley Wm H, 26 Custom House st "
Titus Chas H, 29 Exchange "
Todd-Mellor Co, 408 Banigan bldg "
Union Realty Co, 15 Westminster "
Walker Robert L Co, 171 Westminster "
Wallace W V, 121 N Main "
Warren & Moody, 87 Weybosset "
Washington Real Est Co, 43 Sabin "
Watjen H E & Son, 87 Weybosset "
Watrous Ralph C Co, 136 Industrial Tr bldg "
Westminster Real Est Co, 37 Weybosset "
Whillans Richard, rear 69 Lester "
Whitman H D, 338 Banigan bldg "
Whitman J A, 98 Weybosset "
Williams D P, 415 Industrial Tr bldg "
Williams Ernest, 729 Industrial Tr bldg "
Williams John, 152 Weybosset Providence
York Joseph, 26 Custom House st "
Gardner Thos A (Washington Co) Wakefield
Morton Thomas "
Brown John H (Bristol Co) Warren
Burke Martin "
Burke James W (Washington Co) Westerly
Carney John J "
Coy Frank W "
Johnson Chas R "
Moss Wm D "
Pendelton E B "
Wilcox Wm A "
Watson Oliver (Washington Co) West
Angell F C (Washington Co) Wickford
Pierce C P "
Aldrich Jefferson (Providence Co) Woonsocket
Carroll John A "
Cavanaugh T F "
Cook Albert G "
Cosseboom John C "
Guay J A Realty Co "
McCabe John H "
McGovern James H "
United Realty Co "

SOUTH CAROLINA.

CAPITAL—COLUMBIA.

Population of State, 1,515,400.
(U. S. Census, 1910.)

South Carolina extends from 32 degrees to 35 degrees north latitude, and from 78 degrees 35 minutes to 83 degrees 30 minutes west longitude, and is bounded on the north by North Carolina, on the southwest by the Savannah river, which separates it from Georgia, and on the southeast by the Atlantic Ocean. It has a coast line of about 200 miles, indented with numerous inlets and fringed with numerous small islands, cut off from the main land by sounds affording a safe passage for small river steamers—famous for the fine quality of cotton they produce. The surface from the seaboard for about a hundred miles inland is low, mainly level and diversified by extensive swamps and vast timber tracts. Here grow the cypress and pine, the yucca, the magnolia, the palmetto, cotton, rice, oranges and tropical fruits. The "middle country" beyond this is more or less rolling and broken by sand hills. The northwest portion of the state is mountainous, being occupied by the spurs and the outlying ranges of the Blue Ridge. The winters are short and temperate, seldom of more than eight weeks, and the summers, though long, are not hot or enervating, being tempered in the east by the vicinity of the ocean, and in the west by the elevation. The mean annual temperature ranges from 60 degrees in the north to 67 degrees in the south, and the average annual rainfall is about 45 inches.

Throughout the entire state the soil is of great fertility. The swamps, when drained, produce enormous crops, the pine lands are adapted to the cultivation of fruits and vegetables, and the remainder of the state to cotton, tobacco, rice, corn, etc. Gold has been found in several parts of the state. Excellent iron ores in large deposits occur. Other minerals are copper, lead, graphite, man-

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LANDS

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ganese, asbestos, etc. Limestone, the most beautiful and extensive granite veins, also rubies, tourmaline, beryl, amethyst and numerous other stones, porcelain clays, phosphate, marls, etc., abound. The forests are especially heavly in the mountain section and in the low counties near the coast. The wood of commerce is principally pine and cypress. The lower tier of counties produce long-leaf pine and cypress, the second tier of counties furnish principally oak, hickory, poplar and gums, and the mountain district short-leaf pine. The lumber industry represents an annual output of over $12,000,000. The three principal streams are the Savannah, the Santee and the Pee Dee. The rivers are divided into two classes, those which rise in the mountains and those which rise in the lakes and swamps of the border land between the Piedmont and the coast. The former class is composed of the Seneca and Tugaloo, which form the Savannah; the Saluda and Broad, which form the Congaree, which with the Wateree forms the Santee. The Wateree and Pee Dee rise in North Carolina. To the second class belong the Edisto, Mingo, Salkehatchie, Little Pee Dee, Lynches and Waccamaw, which last rises in North Carolina. There are in addition numbers of rivers or large creeks which rise in the lower swamps and flow mostly with the tide. There is an abundance of water power to be had in almost every county from the Blue Ridge to the foot of the sand hills, and power enough, even below that line, to operate mills of considerable size. Agriculture is the chief industry. This state produces more rice than any other in the Union and one-thirteenth of the annual American cotton crop. Corn, oats, tobacco, rye, hemp, flax, hops, indigo, barley, wheat, peas and sweet potatoes are also extensively harvested. The live stock interests are important, and garden truck, peaches, grapes, figs, pomegranates, etc., are raised in abundance. Both tea and coffee have been successfully cultivated. The more important manufactures embrace cotton goods, cotton seed oil, oil cake, turpentine, tar, resin, pitch, fertilizers, leather, silk and lumber.

POPULATION OF INCORPORATED CITIES, TOWNS AND VILLAGES—U. S. CENSUS 1910.

Abbeville	4,459	Cope	174	Heath Springs	452
Aiken	3,911	Coronaca	199	Helena	425
Alcoln	458	Cottageville	418	Hendersonville	319
Allendale	1,453	Cowpens	1,101	Hickory Grove	285
Anderson	9,654	Cross Hill	558	Hodges	266
Appleton	156	Darlington	3,789	Holly Hill	342
Bamberg	1,937	Denmark	1,075	Honea Path	1,763
Barnwell	1,324	Dillon	1,757	Inman	474
Batesburg	1,995	Donads	268	Irmo	267
Beaufort	2,486	Dovesville	169	Iva	894
Beeton	1,652	Due West	672	Jacksonboro	54
Bennettsville	2,646	Duncans	190	Jefferson	390
Bethune	317	Easley	2,983	Johnston	943
Bingham	196	Eastover	237	Jonesville	969
Bishopville	1,659	Eau Claire	1,234	Kelton	92
Blacksburg	1,119	Ebenezer	190	Kemper	62
Blackstock	192	Edgefield	1,771	Kershaw	682
Blackville	1,278	Edgemoor	113	Kingstree	1,372
Blenheim	228	Ehrhardt	315	Kline	199
Bluffton	577	Elko	114	Lake City	1,074
Bolen	160	Ellenton	367	Lamar	592
Bowman	327	Elloree	450	Lancaster	2,098
Bradley	279	Estill	460	Landrum	449
Branchville	1,471	Eutawville	405	Latta	1,358
Brunson	610	Fairfax	499	Laurens	4,818
Calhoun	215	Florence	7,057	Leesville	980
Calhoun Falls	296	Foreston	115	Lewiedale	162
Camden	3,569	Fork	134	Lexington	709
Cameron	421	Fort Lawn	204	Liberty	1,058
Campobello	255	Fort Mill	1,616	Lincolnville	341
Carlisle	367	Fort Motte	392	Little Mountain	440
Central	886	Fountain Inn	979	Little Rock	99
Chapin	345	Gaffney	4,767	Livingston	168
Chappels	150	Georgetown	5,530	Loris	229
Charleston	58,833	Glenn Springs	178	Lowndesville	350
Cheraw	2,873	Govan	111	Lowryville	343
Cherokee Falls	591	Gray Court	284	Lucknow	139
Chester	4,754	Greelyville	630	Lynchburg	466
Chesterfield	618	Greenville	15,741	McBee	187
Clinton	3,272	Greenwood	6,614	McColl	1,628
Clio	780	Greer	1,673	McConnells	279
Clover	1,207	Grover	67	McCormick	613
Cokesbury	756	Hampton	748	Mallory	96
Columbia	26,319	Harleyville	190	Manning	1,854
Conway	1,228	Hartsville	2,365	Marion	3,844

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Maryville	473
Mayesville	751
Midway	96
Modoc	108
Moncks Corner	232
Monetta	122
Moultrieville	1,011
Mt. Carmel	264
Mt. Pleasant	1,346
Mountville	150
Mullins	1,832
Neeces	143
New Brookland	900
Newberry	5,028
Nichols	118
Ninety Six	758
Norris	180
North	561
North Augusta	1,136
Norway	315
Olanta	230
Olar	350
Orangeburg	5,906
Pacolet	410
Pageland	300
Pages Mill	157
Parksville	197
Patrick	98
Paxville	175
Peak	183
Pendleton	822
Perry	179
Pickens	897
Pinewood	424
Plum Branch	145
Port Royal	363
Princeton	182
Prosperity	737
Reevesville	205
Reidville	177
Richburg	245
Ridge Spring	505
Ridgeland	330
Ridgeville	300
Ridgeway	370
Rock Hill	7,216
Rowesville	508
Ruby	194
St. George	957
St. Matthews	1,377
St. Stephens	408
Salem	139
Salley	311
Saluda	610
Scotia	189
Scranton	308
Seiglingville	113
Sellers	458
Seneca	1,313
Shandon	795
Sharon	374
Simpsonville	521
Smyrna	109
Snelling	338
Spartanburg	17,517
Springfield	438
Summerton	678
Summerville	2,355
Summit	87
Sumter	8,109
Swansea	523
Sycamore	99
Tatum	225
Timmonsville	1,708
Tirzah	128
Townville	255
Travellers Rest	60
Trenton	257
Trio	198
Troy	233
Ulmers	190
Union	5,623
Vances	97
Varnville	542
Wagner	362
Walhalla	1,595
Walterboro	1,677
Wards	183
Waterloo	191
Wellford	370
West Union	328
Westminster	1,576
Westville	847
White Rock	85
Whitmires	1,045
Williamston	1,957
Willington	355
Williston	624
Winnsboro	1,754
Woodford	190
Woodruff	1,880
Yemassee	250
Yorkville	2,326
Zion	195

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DISTRICT OF COLUMBIA.

Lydia M. Fox, Colorado Bldg., Washington
P. Horne....The Victoria, Washington

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J. H. Bredenberg.....Augusta
F. E. Courtney.....Augusta
J. H. Cranston, King Bldg....Augusta
L. P. DeVaughn, 819 Reynolds..Augusta
A. G. Edelbert.....Augusta
E. A. Frank, King Bldg.....Augusta
A. W. Goodyear, 539 Broad....Augusta
T. N. Hardin, 623 Reynolds...Augusta
C. C. Howard, 707 Broad.....Augusta
H. C. Jordan, 857 Reynolds....Augusta
M. Lockart, Leonard Bldg....Augusta
H. M. North, 126 8th.....Augusta
F. M. Parks, Southern Ry. Co..Augusta
A. L. Reynolds, 731 Reynolds..Augusta
J. N. Robinson.....Augusta
H. F. Saxon, 566 Broad.....Augusta
J. E. Stratford, 305 Ellis.....Augusta
T. C. Vason, 757 Broad.....Augusta
G. W. Wright, 741 Reynolds...Augusta
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C. B. Calvo.....Savannah
T. B. Creeger, 226 Bay.....Savannah

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G. H. Corey.....56 Wall, New York
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W. F. Lett....335 Broadway, New York
C. E. A. McCarthy..80 B'way, New York
C. E. Mills....115 Broadway, New York
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Bargains in Land in Tripp and Lyman Counties, S. Dak., Dallas, S. Dak. and Vivian, S. Dak. (See adv in Real Estate Dealers - S. Dakota)

LIST OF COUNTY OFFICERS.

County	County Seat	Clerk of Courts	Treasurer	Register of Deeds.
Abberville	Abbeville	J. L. Perrin	J. F. Bradley	J. L. Perrin.
Aiken	Aiken	J. W. Dunbar	W. Yance	J. W. Dunbar.
Anderson	Anderson	J. V. Pearman	C. W. McGee	J. V. Pearman.
Bamberg	Bamberg	C. B. Free	J. F. Folk	C. B. Free.
Barnwell	Barnwell	W. G. Simms	J. B. Armstrong	W. G. Simmons.
Beaufort	Beaufort	S. H. Rodgers	G. Sanders	S. H. Rodgers.
Berkeley	Monks Corner	T. W. Williams	A. F. Guyton	T. W. Williams.
Calhoun	St. Matthews	J. A. Wolfe	P. L. Crider	J. A. Wolfe.
Charleston	Charleston	W. H. Dunkin	M. S. Connelly	J. E. Cogswell.
Cherokee	Gaffney	T. N. Caldwell	W. W. Gaffney	T. M. Caldwell.
Chester	Chester	J. E. Cornwell	S. E. Wylie	J. E. Cornwell.
Chesterfield	Chesterfield	R. E. Rivers	W. A. Douglass	R. E. Rivers.
Clarendon	Manning	A. I. Barron	L. L. Wells	A. I. Barron.
Colleton	Waterboro	H. D. Padgett	R. E. Jones	H. D. Padgett.
Darlington	Darlington	W. A. Parrott	R. F. Howle	W. A. Parrott.
Dillon	Dillon	J. C. Bethell	W. McInnis	J. C. Bethell.
Dorchester	St. George	P. C. Johnston	J. M. Whetsell	P. C. Johnston.
Edgefield	Edgefield	W. B. Cogburn	T. Pattison	W. B. Cogburn.
Fairfield	Winnsboro	J. W. Lyles	A. L. Scruggs	J. W. Lyles.
Florence	Florence	J. A. Muldrow	C. T. Haynie	J. A. Muldrow.
Georgetown	Georgetown	H. L. Smith	J. A. Hemingway	H. L. Smith.
Greenville	Greenville	J. W. Cureton	J. H. Woodside	H. B. Ingram.
Greenwood	Greenwood	W. H. Yeldell	F. G. Payne	W. H. Yeldell.
Hampton	Hampton	L. F. Causey	W. A. Mason	L. F. Causey.
Harry	Conway	W. L. Bryan	John Holt	W L. Bryan.
Kershaw	Camden	I. C. Hough	D. M. McCaskill	I. C. Hugh.
Lancaster	Lancaster	Paul Moore	T. L Hilton	Paul Moore.
Laurens	Laurens	J. F. Bolt	R. D. Young	J. F. Bolt.
Lee	Bishopville	L. A. Moore	T. C. Perrin	L. A. Moore.
Lexington	Lexington	F. W. Shealy	E. L. Wingard	F. W. Shealy.
Marion	Marion	D. F. Miles	J. D. Montgomery	D. F. Miles.
Marlboro	Bennettsville	J. A. Drake	N. B. Rogers	J. A. Drake.
Newberry	Newberry	J. C. Goggans	G. L. Epps	J. C. Goggans.
Oconee	Walhalla	J. F. Craig	W. J. Schroder	J. F. Craig.
Orangeburg	Orangeburg	G. L. Salley	A. D. Fair	G. L. Salley.
Pickens	Pickens	A. J. Boggs	J. T. Richey	A. J. Boggs.
Richland	Columbia	J. F. Walker	P. B. Springer	J. F. Walker.
Saluda	Saluda	H. C. Smith	J. N. DeLoach	H. C. Smith.
Spartanburg	Spartanburg	N. L. Bennett	C. M. Earle	T. R. Trimmier.
Sumter	Sumter	L. I. Parrott	B. C. Wallace	L. I. Parrott.
Union	Union	I. F. Peake	J. H. Bartles	I. F. Peake.
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DIGEST OF THE LAWS OF SOUTH CAROLINA.

ALIENS.—Aliens have the same property rights as citizens, abridged to the extent of a recent act of the Legislature (March 9, 1896), which provides: That no alien person either in his own right, in severalty, or as tenant in common, in fee or for a term of years, or as trustee, cestui qui trust, or agent, shall own or control within the limits of this state more than five hundred acres of land: Provided, That this section shall not apply to land purchased under proceedings either by action, or power of sale to foreclose any mortgage held by the foreign corporation purchasing the same, but in such case such foreign corporation shall not be entitled to hold said excess of land more than five years without sale of the same, unless the comptroller-general shall certify that a sale during that time would be materially detrimental to the interest of such corporation, in which case the said corporation may hold the said land for five years longer upon the same conditions.

"Nothing in this act shall apply to lands already owned or controlled by the persons or corporations referred to in this act, nor to lands already mortgaged to such persons or corporations."

ASSIGNMENTS.—A debtor may assign his property for the benefit of his creditors and said creditors may name agents equal in number to the assignees. Where creditors neglect to appoint agents, assignees may proceed to dispose of effects without concurrence of said creditors.

An assignment by an insolvent debtor of his property in which any preference or priority is given to any creditor, other than as to debts due the public, or in which any provision or disposition of property is made or directed other than that same be distributed among all creditors equally, in proportion to the amount of their several demands, is null and void except as to such creditors as may accept terms of the assignment and execute a release of their claim.

Any transaction within ninety days before assignment, made in fraud, with a view of giving preference to any creditor, is void.

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A second kind of assignment is where a debtor under arrest may effect his discharge by assigning all his property in manner provided by statute.

ATTACHMENTS.—Attachment may issue in actions for recovery of money, or property, whether real or personal, and in actions for damages for the wrongful conversion and detention of personal property, or in an action for the recovery of damages for injury done to either person or property, or against a corporation created by, or under the laws of any other state, government or country, or against a defendant who is not a resident of this state, or against a defendant who has absconded or concealed himself, or whenever any person or corporation is about to remove his or its property from the state, or has assigned, disposed of, or secreted, or is about to assign, dispose of, or secrete any of his or its property with intent to defraud creditors. Attachment may issue in an action to recover past due purchase money for real or personal property.

Before issuing warrant of attachment a written undertaking on the part of plaintiff, with sufficient surety, is required to be filed, whereby plaintiff engages to pay all costs that may be awarded to the defendant, and all damages which he may sustain by reason of attachment, not exceeding the sum specified in the undertaking, which shall be at least $250.00, except in a warrant issued by a magistrate, when it shall be at least $25.00.

"Garnishment is known only by attachment."

DEEDS.—Deeds must be in writing, signed and sealed, and subscribed by two or more creditable witnesses, two witnesses, at least, being necessary. A scroll answers for a seal.

Before any deed or other instrument in writing can be recorded, the execution shall be first proved by the affidavit of a subscribing witness to the instrument, taken before some officer within the state competent to administer an oath. If the affidavit be taken without the limits of the state, it may be before a commissioner or commissioners appointed by dedimus issued by the clerk of common pleas of the county in which the instrument is to be recorded; or before a commissioner of deeds of this state, or before a clerk of a court of record, who shall make certificate thereof under his official seal or before a justice of the peace, who must append to the certificate his official seal; or before a notary public, who shall affix thereto his official seal, and shall accompany the same with a certificate as to his official character by a clerk of a court of record of the county in which the affidavit is taken; or before a minister, or an ambassador, or a consul-general, or a consul, or a vice-consul, or a consular agent of the United States.

All deeds must be recorded within ten days from the time of delivery or execution to be effective against the rights of subsequent creditors, or purchasers for valuable consideration, without notice.

The following form passes the fee simple in real estate.

"The State of South Carolina:

"Know all men by these presents, that I. AB, of....., in the state aforesaid, have granted, bargained, sold, and released, and by these presents do grant, bargain, sell, and release unto the said CD, all that (here describe the premises), together with all and singular the rights, members, hereditaments and appurtenances to the said premises belonging or in any wise incident or appertaining; to have and hold all and singular the premises before mentioned, unto the said CD, his heirs and assigns, forever. And I do hereby bind myself, my heirs, executors and administrators to warrant and forever defend all and singular the said premises unto the said CD, his heirs, and assigns, against myself and my heirs, and against every person whomsoever lawfully claiming or to claim the same, or any part thereof.

Witness my hand and seal, this.....day of....., in the year of our Lord....., and in the.....year of the independence of the United States of America."

.....(L. S.)

The wife must renounce her dower. Any violation of an agreement for cultivation of lands is made a misdemeanor by act February 20, 1907.

DOWER.—Dower obtains as at common law, the wife being entitled, on the death of the husband, to a third part during her life of the lands and tenements of which he was seized in fee.

HOMESTEAD.—A homestead in lands to the value of $1,000, or so much thereof as the property is worth, if its value is less than $1,000, with the yearly lien for ten years from the entry of decree reviving same.
products thereof; together with $500 in personal property, shall be exempt to the head of every family residing in the state.

Any person not the head of a family has an exemption consisting of wearing apparel, tools, and implements of trade not to exceed $300.

These exemptions do not extend to attachments, levy or sale in any mesne or final process to secure or enforce the payment either of taxes or of obligations contracted for the purchase of said homestead, or the erection or making of improvements on same; and the yearly products of said homestead are not to be exempted so far as the payments of obligations contracted in the production of the same are concerned.

No waiver of the right of homestead can defeat the right before assignment, except it be by way of conveyance, or by mortgage, and then only as against

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the mortgage debt. After assignment it cannot be waived except by deed in which both husband and wife join.

INTEREST AND USURY.—Seven per cent is the legal rate and the statute provides that: No greater interest than seven per cent per annum shall be charged or alowed upon any contract arising in this state for the hiring, lending or use of money or other commodity, except by contracts wherein by express agreement a rate not to exceed eight per cent may be charged.

Any person lending or advancing money or other commodity at a greater rate of interest than here specified shall forfeit all interest and the costs of the action; and such portion of the original debt as is still due shall be recovered without interest or costs; and where any amount so charged or contracted for has been actually received as interest by such person he shall forfeit double the total amount thus usuriously received to be collected by a separate action or allowed as a counter-claim in any action brought to recover the principal sum. All mortgages or bills of sales hereafter given as security for losses under $25,000 in or on which charges have been made or which on its face shall show an indebtedness greater than the amount actually received by the borrower, in violation of this law, shall be, and are hereby declared null; void and of no effect. (Feb. 24, 1904.)

JUDGMENTS.—A final judgment of a court of record is a lien on real estate for a period of ten years and by transcript filed in another county with a lien upon the debtor's real estate that for the balance of ten years from the date of judgment. A final judgment may be revived at any time within the period of ten years from the date of original entry, and such judgment shall then constitute a lien for ten years from the entry of decree reviving same.

LIMITATIONS.—All actions for the recovery of real property or the possession thereof must be brought within ten years.

Actions upon a judgment or decree of any court of the United States, or of any state or territory, must be commenced within twenty years. Actions upon bonds or other contracts in writing secured by a mortgage of real property, within twenty years. On other contracts; statutory liabilities, other than penalties or forfeitures; trespass on real estate, and actions for taking, detaining or injuring any goods or chattels, within six years.

Actions against sheriffs, coroners or constables in an official capacity, except for escapes; and actions for penalties and forfeitures, within three years.

Actions for libel, slander, assault, battery or false imprisonment within two years, or for wrongful death six years, can be brought by the administrator or the executor.

Persons under disabilities, except in cases of infancy, may bring action within one year after remvoal of disabilities, provided the time is not extended more than five years. Infants may bring actions one year after reaching majority.

MARRIED WOMEN.—The real and personal property of a woman held at the time of her marriage, or that she may thereafter acquire, either by gift, grant, inheritance, or devise, shall be hers separate and she shall have all the rights incident to the same to which an unmarried woman or a man is entitled. She shall have the power to contract and be contracted with in the same manner as if she were unmarried.

SOUTH CAROLINA

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SOUTH DAKOTA.

CAPITAL—PIERRE.

Population, 583,888.
(U. S. Census, 1910.)

The Territory of Dakota, extending from the Canadian boundary on the north to the north line of Nebraska on the south, was divided into two nearly equal parts and admitted to the Union as two separate states, North and South Dakota on November 2d, 1889. The latter contains an area of approximately 76,850 square miles or 54,000,000 acres. It extends from 43 degrees to 46 degrees north latitude and from 96 degrees, 22 minutes, 30 seconds to 104 degrees west longitude and is bounded on the north by North Dakota, on the east by Minnesota and Iowa, on the south by Nebraska and on the west by Wyoming and Montana. It has an average length of 206 miles, with an average breadth of 375 miles.

The temperature varies during the year from 34 degrees below zero to 103 degrees Fahrenheit. The average rainfall is about 27 inches, and as it mostly occurs during the warm season, it is most beneficial to vegetation. The climate is more mild and genial than the latitude would seem to warrant, and the winters, though cold, are dry, and the air is bracing and invigorating. Owing to the elevation, malarial diseases are almost unknown, while pulmonary complaints are comparatively rare. Spring opens earlier than in eastern states in the same latitude.

South Dakota presents a variety of agricultural characteristics rarely found in a single state. On the east it rivals in fertility the adjacent state of Iowa, which is one of the richest in the Mississippi valley; while on the west it presents all the characteristics of the Rocky Mountain region. Of moisture is has ample supply for agricultural purposes at the east and west, while its west-central portion lies in the semi-arid belt. Its surface outside of the Black Hills is rarely too rough for farming, though narrow strips near the larger streams and about the more conspicuous buttes are not level enough for agriculture. It slopes from less than 1,000 feet above the sea near Big Stone Lake upward and westward to 3,500 feet about the Black Hills, in which the surface is rough and rocky, rising into mountainous altitudes from 7,000 to 8,000 feet in height, traversed by valleys and canons. The mineral production of the Black Hills is one of the wonders of the world, the district being famed as the "richest hundred miles square on earth." The famous "Homestake" mines are situated here. In production of gold, silver and other metals the Black Hills district is indeed one of the richest in the world. The soils have not beeen carefully studied,

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but a few general statements derived from the experimental results of farming and from a knowledge of the geological formations underlying, will set forth their essential characteristics. Outside the Black Hills the soils are either loamy or clay, except in a few narrow areas, where they may be characterized as stony. The Black Hills are strangely contrasted with the rest of the state in several particulars. First, large portions are too rocky for agricultural purposes. Second, the soil varies greatly within short distances owing to the great variety of the underlying geological formations and the broken surface of the country. Moreover, the region is not subjected to the long dry seasons of late summer, therefore the growing season is much longer. The Missouri river bluffs bear in close relation the lime rock and the clays which make the strongest Portland cement known. These deposits extend from Sioux City to above Pierre. The supply is inexhaustible and there is a broad field for investment in the industry.

South Dakota has the most extensive natural gas belt on the continent, the area already determined being 50 by 150 miles in extent. The deposit is found at 1,400 feet and is used for heat, light and all kinds of power. At the same time the wells furnish a tremendous flow of warm soft water. Pierre, the state capital, is central in the gas belt.

South Dakota produces abundant crops of all the standard cereals, and has recently developed wonderfully as a dairying state. The gold output is about $30,000,000.

South Dakota is emphatically a stock country. The prairies furnish feed the year around for cattle, which require only a small quantity of hay to get them through the winter. Nutritious grasses, cheap hay, good water, a climate perfectly adapted to cattle, and good shipping facilities, make the business of cattle raising a most profitable one. Many farmers have fine herds of blooded cattle, and the character of the stock is constantly improving. What is true of cattle is true of horses. Every farmer raises a few horses, while there are a few large ranches, where fine blooded stock, both for work and speed, is raised. Having plenty of corn, the South Dakota farmer also has plenty of hogs. Hog cholera and other diseases which bring frequent disaster in the East are practically unknown here. The conditions are also favorable to sheep growing, and this industry has made rapid advancement in the state.

There are over 4,000 public schools in the state, employing 6,100 teachers, and the total enrollment of pupils is over 110,000. South Dakota has a school fund sufficient to meet all the expenses incident to the common school system of the state. Aside from two special gifts to the different state institutions, the sate inherited from the general government the sixteenth and thirty-sixth sections of every township. If sold at the minimum price this land would bring $27,000,000, and at 6 per cent this will annually yield a fund of $1,600,000. Hence the state must have an excellent system of common schools without any school tax.

The state maintains the state university at Vermillion, a state agricultural college at Brookings, and normal schools at Madison, Spearfish, Springfield and Aberdeen; school of mines at Rapid City, school for blind at Gary and feeble-minded at Redfield. There are sectarian colleges at Yankton, Redfield, Mitchell, Hot Springs, Huron, Sioux Falls, Canton and Pierre.

POPULATION OF INCORPORATED CITIES, TOWNS AND VILLAGES—U. S. CENSUS 1910.

Aberdeen	10,753	Brandt	158	Colton	407
Akaska	114	Bridgewater	934	Columbia	235
Albee	131	Bristol	444	Conde	592
Alcester	409	Britton	901	Corsica	286
Alexandria	995	Brookings	2,971	Cresbard	320
Alpena	417	Bruce	262	Custer	602
Altamont	110	Bryant	645	Dallas	1,277
Andover	446	Buffalo Gap	280	Davis	164
Ardmore	146	Burke	311	De Smet	1,063
Arlington	791	Camp Crook	120	Deadwood	3,653
Armour	968	Canistota	409	Dell Rapids	1,367
Artesian	583	Canova	311	Delmont	369
Ashton	430	Canton	2,103	Doland	581
Aurora	236	Carthage	554	Draper	211
Avon	451	Castlewood	594	East Sioux Falls	268
Baltic	278	Cavour	408	Edgemont	816
Belle Fourche	1,352	Centerville	971	Effington	46
Beresford	1,117	Central City	296	Egan	516
Big Stone	551	Chamberlain	1,275	Elk Point	1,200
Blunt	566	Chancellor	160	Elkton	742
Bonesteel	563	Claremont	294	Emery	446
Bowdle	671	Clark	1,220	Erwin	230
Bradley	351	Clear Lake	704	Estelline	509
		Colman	362	Ethan	312

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POPULATION OF INCORPORATED CITIES, ETC.—Cont'd.

Eureka	961
Fairfax	500
Fairview	107
Faulkton	802
Flandreau	1,484
Florence	270
Fort Pierre	792
Frankfort	408
Frederick	483
Freeman	615
Galena	109
Garretson	668
Gary	477
Gayville	257
Geddes	701
Gettysburg	936
Glenham	182
Goodwin	145
Gregory	1,142
Groton	1,108
Harrisburg	164
Harrold	230
Hartford	648
Hazel	229
Hecla	462
Henry	441
Hermosa	114
Herreid	414
Herrick	412
Hetland	223
Highmore	1,084
Hill City	271
Hitchcock	259
Hosmer	217
Hot Springs	2,140
Hoven	209
Howard	1,026
Hudson	404
Hurley	506
Huron	5,791
Ipswich	810
Irene	263
Iroquois	578
Java	473
Jefferson	407
Kadoka	222
Kennebec	252
Kimball	713
Lake Andes	920
Lake Norden	202
Lake Preston	1,007
Lane	294
Langford	463
Le Beau	210
Lead	8,392
Lemmon	1,255
Lennox	745
Leola	484
Lesterville	279
Letcher	402
Lily	175
Lowry	90
McIntosh	409
Madison	3,137
Marion	462
Mellette	472
Menno	621
Midland	210
Milbank	2,015
Miller	1,202
Mitchell	6,515
Mobridge	1,200
Monroe	169
Montrose	442
Morristown	222
Mt. Vernon	614
Murdo	372
Northville	392
Oacoma	235
Oelrichs	150
Oldham	355
Olivet	133
Onida	319
Ortley	192
Parker	1,224
Parkston	970
Philip	578
Pierpont	314
Pierre	3,656
Plankinton	712
Platte	1,115
Pollock	304
Presho	635
Pukwana	164
Ramona	312
Rapid City	3,854
Raymond	241
Redfield	3,060
Revillo	332
Rockham	286
Roscoe	357
Roswell	167
St. Lawrence	305
Salem	1,097
Scotland	1,102
Selby	558
Seneca	321
Sherman	138
Sioux Falls	14,094
Sisseton	1,397
South Shore	335
South Sioux Falls	132
Spearfish	1,130
Spencer	506
Springfield	675
Stickney	310
Sturgis	1,739
Summit	545
Tabor	273
Tea	134
Tolstoy	142
Toronto	424
Tripp	675
Turton	240
Twin Brooks	190
Tyndall	1,107
Utica	103
Valley Springs	331
Veblen	173
Verdon	136
Vermilion	2,187
Viborg	410
Vienna	453
Volga	568
Volin	286
Wagner	964
Wakonda	326
Wall	167
Wallace	207
Ward	72
Watertown	7,010
Waubay	803
Webster	1,713
Wentworth	329
Wessington	576
Wessington Springs	1,093
White	468
White Lake	507
White Rock	368
Whitewood	390
Willow Lake	437
Wilmot	427
Winfred	243
Wolsey	436
Woonsocket	1,027
Worthing	179
Yankton	3,787

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LIST OF COUNTY OFFICERS.

Counties.	County Seat.	Clerk of Courts.	Register of Deeds.	Treasurer.
Aurora	Plankington	J. D. Stemler	A. C. Furchner	A. W. Closson.
Beadle	Huron	Asher F. Pay	A. B. Hutchinson	L. H. Jones.
Bon Homme	Tyndall	R. R. Robinson	C. E. Bixby	C. L. Bohac.
Brookings	Brookings	N. A. Hanson	E. F. Bagley	E. L. Van Dyke.
Brown	Aberdeen	N. E. Nelson	Spencer S. Mellen	John J. Maunu.
Brule	Chamberlain	J. D. Gannaway	Frank Sypal	W. B. Van Horn.
Buffalo	Gann Valley	C. B. Beehman	Frank I. Hall	John E. Marshall.
Butte	Bellefourche	S. W. P. Sellers	C. D. Hill	F. E. Bennett.
Campbell	Mound City	F. W. Schriber	Albert Larsen	A. O. Berreth.
Charles Mix	Wheeler	J. E. Craig	Geo. H. Patrick	Frank J. Kaberna.
Clark	Clark	Geo. A. Maltby	P. O. Ramusson	Knute E. Seim.
Clay	Vermillion	C. I. Vaughn	W. R. Cleland	August Peterson.
Codington	Watertown	Wm. G. Gesley	R. G. Williams	L. J. O'Toole.
Corson	McIntosh	Chas. S. Watson	C. A. Green	John R. Shirey.
Custer	Custer	Henry E. Way	Ira McFadden	N. B. Streeter.
Davison	Mitchell	S. Cattrell	D. C. Cox	Henry B. Rogers.
Day	Webster	Bert E. Johnson	Chas. G. Buchele	H. W. Wayland.
Deuel	Clear Lake	Chas. Wright	Ole O. Solem	Ole L. Millom.
Dewey	Timber Lake	J. J. Holley	O. A. Leonard	S. M. Smith.
Douglas	Armour	T. J. Wohlford	H. Henderson	J. Breitbach.
Edmunds	Ipswich	Ed. J. Engler	A. W. Lewis	G. Smithberger.
Fall River	Hot Springs	Geo. Hummel	John C. Whaley	Chas. F. Sage.
Faulk	Faulkton	John. D. Douglas	W. H. Rice	G. A. Buss.
Grant	Milbank	John W. Liggett	Franz Wendland	John O. Nelson.
Gregory	Fairfax	M. L. Parish	Mark Myers	J. H. Butter.
Hamlin	Castlewood	S. B. Griffing	Sam J. Shelsta	C. G. Cass.
Hand	Miller	W. E. Morrow	Webster L. Davis	R. S. Mead.
Hanson	Alexandria	Wm. Marble	Vernon E. Clouse	Chas. Wilson.
Harding	Buffalo	M. A. Keene	J. S. Whitney	F. F. Fuller.
Hughes	Pierre	Lew. W. Sandys	J. W. Latta	J. G. Danun.
Hutchinson	Olivet	Gottlob Haar	Otto C. Winter	C. Guenthner.
Hyde	Highmore	R. B. Rockwell	Geo. A. Tosh	J. E. McDonald.
Jerauld	Wessington Sp	Jas. T. Ferguson	Chas. H. Hyde	S. H. May.
Kingsbury	DeSmet	F. A. Carpenter	I. J. Flanders	Ole J. Oleson.
Lake	Madison	F. L. Burnett	Jas. L. Sunde	Henry Rohrer.
Lawrence	Deadwood	Sol Star	Richard Lawrence	Neal C. Hall.
Lincoln	Canton	Geo. Olson	Haldor Greguson	G. G. Dokken.
Lyman	Oacoma	Ronald S. Mackay	Henry McGrath	J. E. Stanley.
McCook	Salem	F. W. Mitchell	J. W. Gibson	James Smith.
McPherson	Leola	Ulrich Reue	James Clayton	Daniel D. Opp.
Marshall	Britton	Edwin Heinz	H. W. Mountain	F. W. Thompson.
Meade	Sturgis	Matt Flavin	John Kelly	Wm. Bradley.
Miner	Howard	A. A. Henden, Jr.	John A. Lehnert	F. A. Formanack
Minnehaha	Sioux Falls	W. C. McConnell	W. E. Woodward	Harry B. Benson.
Moody	Flandreau	W. H. Kellogg	Tollef Johnson	F. D. Henderson.
Pennington	Rapid City	Jacob S. Gantz	John E. Halley	Geo. E. Flavin.
Perkins	Bison	Archie G. Parker	C. K. Carlson	H. H. Aldrich.
Potter	Gettysburg	Harry Bolinger	Frank A. Loveless	Wm. Schoop.
Roberts	Sisseton	Iver Standstad	D. F. Stevens	John H. Lewis.
Sanborn	Woonsocket	A. Kalder	A. B. Sims	E. T. Stevens.
Spink	Redfield	A. F. Senechal	J. M. Miles	F. A. Bastian.
Stanley	Fort Pierre	Andy C. Ricketts	J. A. McKillip	Enoch McKay.
Sully	Onida	J. N. Garner	Walter Spencer	R. J. Courtney.
Tropp	Winner	Melvin Johnson	Harry A. Volz	Stephen McGreevy.
Turner	Parker	Dan E. Hanson	John H. Roper	E. C. Nelson.
Union	Elk Point	J. W. Coverdale	Peter Simonson	Lawrence Authier.
Walworth	Selby	E. G. Powell	Frank Gehrki	I. C. Pratton.
Yankton	Yankton	F. R. Wynn	Herman Schanche	Alex Bagstad.
Ziebach	Dupree	Walter H. Brittan	William R. Van	Wilbur H. Scott.

PUBLIC LANDS.

Statement by Land Districts and Counties with Brief Description.

Land District—Aberdeen.

County.	Area appropriated and unreserved. Surveyed. Acres.	Unsurveyed. Acres.	Total. Acres.	Brief description of character of unappropriated and unreserved land.
Armstrong	280,802	.....	280,802	Farming, grazing.
Brown	40	.....	40	Swampy.
Campbell	2,860	.....	2,860	Agricultural and grazing.
Clark	280	.....	280	Lowland.
Codington	200	.....	200	Low and wet.

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PUBLIC LANDS—Cont'd.

Carson	144,624	.....	144,624	Farming, grazing.
Day	98	.....	98	Low lands.
Deuel	22	.....	22	Farming and grazing.
Dewey	288,247	.....	288,247	Farming, grazing.
Edmunds	80	.....	80	Agricultural and grazing.
McPherson	360	.....	360	Do.
Marshall	69	.....	69	Rough.
Roberts	143	.....	143	Grazing land.
Schnasse	326,834	.....	326,834	Farming and grazing.
Walworth	708	.....	708	Agricultural and grazing.
Total	1,045,547	.....	1,045,457	
Land District—Bellefourche.				
Butte	726,170	.....	726,170	Grazing, farming.
Harding	331,380	.....	331,380	Do.
Lawresce	4,680	.....	4,680	Mountainous.
Meade	74,720	.....	74,720	Broken, grazing.
Total	1,136,950	.....	1,136,950	
Land District—Chamberlain.				
Brule	2,744	.....	2,744	Broken, grazing.
Buffalo	143	.....	143	Do.
Lyman	20,258	.....	20,258	Rolling grazing.
Stanley	54,646	.....	54,646	Do.
Total	77,821	.....	77,821	
Land District—Gregory.				
Charles Mix	520	.....	520	Mountainous.
Gregory	391	.....	391	Do.
Lyman	20,801	.....	20,801	Do.
Tripp	54,516	.....	54,516	Grazing, farming.
Total	76,228	.....	76,228	
Land District—Lemmon.				
Adams (N. D.)	1,240	.....	1,240	
Bowman (N. D.)	90,070	.....	90,070	
Corson (S. D.)	363,274	.....	363,274	Prairie land; much of it rough and rolling and with many buttes, stony hills.
Harding (S. D.	319,520	.....	319,520	
Hettinger (N. D.	240	.....	240	
Morton (N. D.	84,452	.....	84,452	
Perkins (S. D.)	214,868	.....	214,868	
Total	1,073,664	.....	1,073,664	
Land District—Pierre.				
Hand	180	.....	180	Lake beds and stony.
Hughes	720	.....	720	Farming, grazing.
Hyde	80	.....	80	Grazing.
Lyman	2,480	.....	2,480	Do.
Potter	2,540	.....	2,540	Broken.
Spink	400	.....	400	Lake beds and stony.
Stanley	310,620	.....	310,620	Grazing lands.
Sully	7,520	.....	7,520	Farming and grazing.
Total	324,540	.....	324,540	
Land District—Rapid City.				
Coster	38,080	138,140	176,220	Agrl., mineral, grazing.
Fall River	117,467	37,600	155,067	Agricultural, grazing.
Lawrence	6,777	1,920	8,697	Broken, timbered, mining and prairie, agrl. and grazing.
Meade	218,660	640	219,300	Mineral, agrl., timber.
Pennington	260,220	8,640	268,860	Agrl., grazing, mineral.
Total	640,204	186,940	828,144	
State total	4,375,864	186,940	4,562,804	

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DIGEST OF THE LAWS OF SOUTH DAKOTA.

ACKNOWLEDGMENTS AND AFFIDAVITS.—Acknowledgments may be taken within the state before judge or clerk of court of record, mayor of city, register of deeds, justice of the peace, U. S. Circuit or district court commissioner and county auditor; without this state but within the U. S. before justice, judge or clerk of court of record appointed by the governor of the state, and out of the U. S. before ambassador, minister, commissioner, charge d'affaires of U. S., consul, vice-consul, consular agent of U. S., judge, clerk, register or commissioner of court of record, notary public of such country, and officer authorized by country when acknowledgment is made.

ASSIGNMENT AND INSOLVENCY LAW.—Assignments must be in writing, witnessed and acknowledged and filed for record with register of deeds of county where assignor resides, or, if non-resident, where business or property is situated. Verified inventory must be filed by assigner within twenty days. Bond of assignee in double the amount of the value of the property. Sureties to be approved by the judge of the circuit court. No preference of creditors allowed. Assignment does not discharge assignor without consent of all the creditors. Prior liens under execution, attachment or garnishment, not affected by assignment.

ATTACHMENT.—Warrant allowed upon affidavit of plaintiff, his agent or attorney, having knowledge of the facts, specifying amount and grounds of claim, and that defendant is either a foreign corporation, non-resident, departed with intent to defraud the creditors or to avoid service of summons, conceals himself with like intent, that debt was incurred for property obtained under false pretenses, that defendant has removed or is about to remove property from the state, has disposed of or secreted or is about to dispose of or secrete property with like intent. Bond must be given in not less than $250 and equal to the amount of claim. Sureties to be approved by the clerk of the court, attachment may issue before claim is due, when debtor has or is about to dispose of or remove his property with intent to defraud his creditors, or when debt was incurred for property under false pretenses.

CHATTEL MORTGAGES.—Must be in writing, and, as against creditors and subsequent purchaser, incumbrances in good faith and for value, the original, or certified copy, must be filed in the office of the register of deeds of the county where the property or some part thereof is situated and ceases to be valid as against such person after the expiration of three years from the filing thereof unless renewed by filing, within thirty days next preceding the expiration of such term, a copy of the mortgage and a statement sworn to by the mortgagee, his agent or attorney, stating the amount unpaid and claim as lien, when the lien will be renewed for three years more. The execution of the mortgage must be witnessed by two persons, who must sign as such. No chattel mortgage shall be received and filed, or filed for record unless it appears upon the mortgage instrument over the signature of the mortgagor that a copy thereof has been delivered to and received by the mortgagor, (1897, ch. 95.) No acknowledgment necessary. Creditors attaching mortgaged property must pay or tender to the mortgagee the amount of the mortgage debt or deposit it with the county treasurer for mortgagee. Any provision in any chattel mortgage given in this state since March 4, 1911, by which it is sought to create any lien upon any real estate, except trust deeds and mortgages by corporations, is declared void.

CORPORATIONS.—Corporations are formed under general laws, or a special law for a particular corporation, by filing certificate and doing certain other acts. Each stockholder is individually and personally liable for the debts of the corporation to the extent of the amount that is unpaid upon the stock that is held by him. Foreign corporations must file copy of its articles of incorporation and appoint a resident agent, upon whom process may be served. Law relating to (against) commercial agencies repealed. (Laws of 1895.) An officer of a corporation authorized by charter, by-laws, assent of stockholders or board of directors, may execute and acknowledge deeds and other instruments on behalf of such corporation.

DEEDS.—Conveyances can be made by husband to wife, or wife to husband; all rights of dower or curtesy are abolished. Husband and wife need not join in deed of other's land, except in homesteads. A written instrument is presumptive evidence of consideration. Witnesses or seals are not necessary to the validity of a deed or other instrument affecting title of real property, except wills. Conveyances may be acknowledged within the state before a justice or clerk of the supreme court, notary public, mayor of a city, judge or clerk of a court of record, justice of the peace, register of deeds, United States circuit or district court commissioner; without the state, by any officer of the state or territory where the acknowledgment is taken, who is authorized by its laws to take such proof or acknowledgment.

EXECUTIONS.—Executions issued of course at any time within five years after judgment. After five years, leave of the court must be obtained, unless an execution issued within five years has been returned unsatisfied in whole or in part, in which event another execution can be issued without leave. Land levied upon need not be appraised. Execution must be returned within sixty days from its receipt by officer. Lands sold on execution may be redeemed at any time within one year from time of sale. (See "Redemption.")

EXEMPTIONS.—Homsteads, 160 acres if without, one acre if within city or

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village, with buildings thereon, not to exceed $5,000 in value. If the homestead was acquired or claimed under the U. S. mineral land laws, one acre if within and forty acres if without town plat, and if as a placer claim under lode mining claim law it shall not exceed five acres. Family pictures, a pew, a lot or lots in burial ground, family library to the extent of $200, wearing apparel, provisions and fuel for one year; and, in addition thereto, $300 to a single person. Instead of $750 and $300 worth of property, debtor may select miscellaneous books and musical instruments, $200; household furniture, $200; two cows, five swine, two yoke of oxen or a span of horses or mules, 100 sheep and their lambs under six months of age, wool same and cloth and yarn manufactured therefrom; one year's feed for such animals, provided or growing; wagon, sleigh, two plows, a harrow and farming machinery and utensils, $1,250; tools and implements for tradesman and $200 stock in trade; library and instruments of a professional person, $300; all money received by widow and children for insurance upon life of the head of the family. No exemption from attachment or execution for purchase money of the same property.

INTEREST.—Legal rate, 7 per cent; by contract, 12 per cent. Taking a greater amount than 12 per cent forfeits interest. Exacting usurious rate is a misdemeanor and usurious interest paid may be recovered.

JUDGMENTS.—A judgment of a court of record or of a justice court is a lien on real estate of the defendant, except the homestead, for ten years from the time such judgment is docketed in the clerk's office of the district court of the county where the land is situated. Judgment is recovered in other states and territories, are proved by exemplification of the record, attested by the clerk, and the seal of the court annexed, if there be a seal, together with the certificate of the judge, chief justice or presiding magistrate, that the attestation is in due form. Judgments may be obtained within thirty days after service of summons and complaint in actions in a court of record, and within four days after service of summons in action in justice's court, if there be no defense interposed. May be renewed for ten years more by issuing execution every five years.

Justice's jurisdiction, $100.

LIMITATION OF ACTIONS.—To recover real property, upon sealed instrument or judgment of this state, twenty years; upon judgment of another state, ten years; upon contracts, liability created by statute other than penalty, trespass, replevin, criminal conversation, injury to person or rights not arising on contracts nor hereafter mentioned, relief on grounds of fraud, six years; against sheriff, coroner or constable, to recover penalty when action is given to party aggrieved, three years; slander, libel, assault, false imprisonment, two years.

MARRIED WOMEN.—A married woman may own, in her exclusive right and benefit, real or personal property, and may manage, sell and convey the same in the same manner as though unmarried. Neither husband nor wife has any interest in the property of the other. Neither is responsible for the acts of the other. Husband and wife must join in conveyance of homestead.

MORTGAGES.—Must be in writing and executed as deeds. Containing power of sale, may be foreclosed by advertisement or action. Mortgagor entitled to possession of premises until redemption expires. Husband and wife need not join in the other's mortgage, except upon homestead, when they must. Redemption may be made at any time within one year after sale. Postoffice address of mortgagee must appear in mortgage. Assignee must, within thirty days after purchase of mortgage, file with register of deeds a statement giving page and volume of record of mortgage and his address. Unless assignee files this statement he cannot collect interest. (Chapter 96, 1897.) When real property is sold by virtue of the power of sale in the mortgage, the officer making such sale must give to purchaser a certificate giving description and price, which must be executed, acknowledged and recorded within sixty days of the sale and if the mortgaged premises sold are not redeemed the officer shall execute a deed to the purchaser. Attorney's fees, ten dollars in foreclosure by advertisement, twenty-five dollars foreclosure by action. The record of a mortgage and assignments of mortgage, duly made, operate as notice to all subsequent purchasers incumbranchers. Foreclosure of real estate mortgage, whether by action in a court of record or by advertisement, must be commenced within fifteen years after the cause of action shall have accrued.

PROOF OF CLAIM.—May be made by deposition or by oral examination in court. Persons sending claims to South Dakota for collection should be careful to furnish their attorney with the "full name," Christian and surname, and residence of the party in whose name the suit is to be brought. If the claim belongs to a partnership, the full name, Christian and surname, and residence of each member of the firm should be furnished. The attorney should be furnished with the names of the witness or witnesses, by whom the claim can be established, and the sale and delivery of goods proved. The affidavit of the party is not admissible evidence to prove the value, sale and delivery of goods. If the claim is disputed, it must be proved and established by the testimony of witnesses, taken upon deposition after notice, or by oral examination of witnesses in court.

RECORDS.—Every conveyance of real property, other than a lease for a term not exceeding one year, is void, unless recorded, as against any subsequent purchaser or incumbrancer, including an assignee of a mortgage, lease, on other conditional sale of the same property, or any part thereof, in good faith and for a valuable consideration, whose conveyance is first duly recorded. All instruments

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of conveyance of real property must be recorded with the register of deeds of the county in which the real property affected thereby is situated.

REDEMPTION.—Real property may be redeemed from sale on execution or foreclosure of mortgage by judgment debtor or mortgagor or successor in interest or lien holder within one year after sale, by paying amount of purchase, taxes and assessments paid by purchaser after purchase, and interest at the rate of 7 per cent on such amount. Time to redeem may be extended one year by payment of taxes and interest due and interest for one year in advance. (Chapter 140,1893.)

REVIVOR.—An acknowledgement in writing or payment of part of principal or interest wil revive a debt or claim.

STAY OF EXECUTION.—There are no stay laws; but an execution may be stayed by order of the court for irregularity, or by injunction, or by appeal, with security given.

USURY.—See interest.

WILLS.—May be made by any person of sound mind over eighteen years of age. If entirely written, dated and signed by the hand of the testator himself, it need not be witnessed. Every other will must be subscribed in the presence of two witnesses and testator must declare to the witnesses that the instrument he has execued is his will. Witnesses must sign at testator's request and in his presence and in the presence of each other. Place of residence of witnesses must be given. A will executed by an unmarried person is revoked by a subsequent marriage, unless in case of husband provision has been made by marriage contract or in the will.

WITNESS.—Party in interest may be.

FORM OF WARRANTY DEED.

Know all men by these presents, that....., in consideration of five hundred dollars, to him paid by....., the receipt whereof is hereby acknowledged, does hereby grant, bargain, sell and convey to the said ....., his heirs and assigns forever (describe property), and all the estate, title and interest of the said....., either in law or in equity, of, in and to the said premises; together with all the privileges and appurtenances to the same belonging, and all the rents, issues and profits thereof, to have and to hold the same to the only proper use of the said..... his heirs and assigns forever. And the said....., for himself, and for his heirs, executors and administrators, does hereby covenant with the said ....., his heirs and assigns, that he is the true and lawful owner of the said premises, and has full power to convey the same; and the title so conveyed is clear, free and unincumbered; and further, that he will warrant and defend the same against all claim or claims of all persons whomsoever.

In witness whereof, the said.....has hereunto set his hand this .....day of....., in the year of our Lord one thousand nine hundred and.....

Signed and acknowledged in ..... (Seal.)
presence of us. ..... (Seal.)
(Witnesses not necessary if acknowledged.)

FORM OF ACKNOWLEDGMENT.

State of South Dakota,
County of....., ss.

On this.....day of....., 19..., personally appeared before me....., known to me to be the person who is described in and who executed the within instrument, and acknowledged to me that he executed the same.

(Official Signature and Seal.)

FORM OF ACKNOWLEDGMENT BY CORPORATION.

State of South Dakota,
County of .....

On this ..... day of ....., in the year 19...., before me, ..., a ....., personally appeared ....., known to me to be ....., of the corporation that is described in and that executed the within instrument, and acknowledged to me that such corporation executed the same.

.....
.....

FORM OF WARRANTY DEED.

UNIFORM BLANKS, LAWS 1911

....., grantor, of ..... County, State of ....., for and in consideration of ..... dollars, grants, conveys and warrants to ....., grantee, of ..... P. O., the following described real estate in the County of ....., in the State of South Dakota:.....
.....
.....

Dated this.....day of.....19.....

(Signature.) .....

(Acknowledgment.)

MAKE SPECIALTY GARDEN TRACTS ALSO WESTERN SLOPE FRUIT LANDS
A. J. SIMONSON, 214 COOPER BLDG. DENVER, COLORADO

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Names appearing under Headings marked thus * are only inserted when specially contracted for

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SICKEL V R, Reference Merchants Bank Faulkton
NORTHERN TRUST COMPANY (see adv) Fort Pierre
DAKOTA ABSTRACT & REALTY CO (see adv) Gettysburg
FERRY C N (see adv) Ipswich
HOFFMAN A Leola
FULLER THAD L (see adv) Milbank
MORRISON P C (see adv) Mobridge
HEYWOOD & NELSON (see adv) Onida
SOUTH DAKOTA FARM & TITLE CO (see adv) "
SULLY COUNTY LAND & ABSTRACT CO THE (see adv) "
DAKOTA LAND & ABSTRACT CO (see adv) Redfield
SPINK COUNTY ABSTRACT CO (see adv) "
CODINGTON COUNTY ABSTRACT CO (see adv) Watertown
EGELAND-HARRIS CO THE (see adv) Webster

*ABSTRACTS OF LAND TITLE EXAMINERS.

BELLE FOURCHE REALTY CO THE (see adv) Belle Fourche
NOTMEYER WM C (see adv) Pierre

ABSTRACTS OF LAND TITLES.

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Booher Leroy Armour
Foster K G "
BELLE FOURCHE REALTY CO THE (see adv) Belle Fourche
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Perkins County Abstract Co "
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Eastern S Dak Abst & Title Co Britton
Marshall County Abstract & Title Ins Co "
BROOKINGS COUNTY ABSTRACT CO Brookings
Harding County Abstract Co Buffalo
Cooper & Cooper Canton
Dean & Helgerson "
Johnson Geo G "
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Brule County Abstract Co Chamberlain
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Tidrick C D "
CLARK ABSTRACT & TITLE COMPANY THE Clark
MUTUAL INVESTMENT CO THE (see adv) "
Eastern Investment Co Clear Lake
Sanborn F E "
Williams A D "
Olds W W Custer
Abstract & Title Co Deadwood
Purintum J O De Smet
Walsh James Elk Point
Johnson Investment Co Fairfax
Starcher Edwin M "
FAULK COUNTY ABSTRACT CO (see adv) Faulkton
Faulk County Land & Title Co "
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Gunderson Albert Pierre
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Wm. C. Notmeyer

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Ex-Register of Deeds of Hughes County

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FIRST STATE BANK (see adv) Isabel
MOREAU RIVER STATE BANK (see adv) "
CASEY LAND COMPANY (see right top lines and adv) Kennebec
PEASE LAND CO (see adv) "
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MOORE LAND COMPANY (Inc) (see adv) Lemmon
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MUNSON & SON (see adv) "
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FIRST NATIONAL BANK Dell Rapids
CITIZENS STATE BANK (see adv) Eagle Butte
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FIRST NATIONAL BANK, F C Benjamin Pres, Arthur G Porter Cashr Frederick
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FARMERS BANK Humboldt
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LAKESIDE STATE BANK (see adv) Lake Andes
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FIRST STATE BANK (Capital $25,000), G E Lemmon Pres, W E Briggs Vice-Pres, F A Finch Cashr (see adv) "
LEMMON STATE BANK, L W Dousman Pres, C J Dousman Vice-Pres, C C Siderius Cashr (see adv) "
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*BONDS—SURETY.

NARREGANG INVESTMENT CO (see adv) Aberdeen

*BONDS AND MORTGAGES.

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NORTHERN TRUST COMPANY (see adv) Fort Pierre
BRINK A C LAND COMPANY (see adv) "
GAS BELT LAND AND ABSTRACT CO THE (see adv) "
PIERRE BANKING & TRUST CO (see adv) "

*BROWN COUNTY LANDS.

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*CANADIAN LANDS.

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GRANT COUNTY LAND COMPANY (see adv) Milbank
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NORTHERN TRUST COMPANY (see adv) Fort Pierre

*CATTLE BREEDERS.

McCAIN REAL ESTATE AGENCY (see adv) Rapid City

*CHEYENNE AND STANDING ROCK RESERVATION LANDS.

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BROOKINGS LAND & TRUST CO (see adv) Brookings
FARMERS LAND CO (see adv) Brookings
COTTONWOOD LAND CO (see adv) Cottonwood
HUNTIMER & HARLAN (see adv) Dell Rapids
CHAMBERS C B (see adv) Faulkton
NORTHERN TRUST COMPANY (see adv) Fort Pierre
McILVAINE CLARENCE N (see right bottom lines and adv) Huron
RICHARDS TRUST CO (see adv) "
MOORE LAND COMPANY (Inc) (see adv) Lemmon
STATE-LINE LAND CO (see adv) "
WATT-CLARK LAND CO (see adv) "
LATREILLE J W (see adv) Lennox
FOSTER GEO E LAND CO (Inc) (see adv) Mitchell
ROSENBERGER P B LAND CO (see adv) Mobridge
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CAPITAL LAND & INVESTMENT CO "
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GREGG H H & CO (see adv) "
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OTIS LAND CO (see front cover and adv) "
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DAWLEY C L (see adv) De Smet
DRAPER LAND CO (see adv) Draper
SQUARE DEAL LAND CO (see adv) "
NORTHERN TRUST COMPANY (see adv) Fort Pierre
ZORBA A LAND CO (see adv) Herrick
BIRKS SAMUEL (see adv) Huron
McILVAINE CLARENCE N (see right bottom lines and adv) "
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LAKESIDE STATE BANK (see adv) Lake Andes
MOORE LAND COMPANY (Inc) (see adv) Lemmon
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BISSELL G W (see adv) Platte
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VANDERBOOM & BRINK (see right top lines and adv) "
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HUNT D N LAND CO (see adv) Redfield
PALMER & POPE (see adv) "
FIDLER BEN (see adv) Salem
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GRIEVES W H (see adv) Winner
WESTERN LAND & SECURITIES CO (see adv) Yankton

*FALL RIVER COUNTY LANDS.

OELRICHS LAND CO (see adv) Oelrichs

*FARM LANDS.

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COATS LAND CO "
COCHRANE W L (see adv) "
NARREGANG INVESTMENT CO (see adv) "
REGAN-HARKIN COMPANY (see adv) "
WOSNUK THEO (see adv) "
FALKENHAGEN CARL L (see adv) Agar
SCHOLES LAND COMPANY (see adv) Armour
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Lands, Farms

Or any Realty Investments

in

South Dakota

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Responsible Dealers

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North and South Dakota Lands

BOUGHT AND SOLD

SEE

HUGHES and SULLY COUNTIES

IN CENTRAL SOUTH DAKOTA

Otis Land Co., Blunt, S. Dak.

THE DEUEL COUNTY

LAND COMPANY

100,000 Acres of Land For Sale in South Dakota and Minnesota

Ranging in price from $15.00 to $50.00 per acre. Easy terms and low rate of interest. Lands to sell to actual settlers on very easy terms. Good clear stock farms and sheep ranches—fine grasses and living water. Lands leased, rents collected, taxes paid. Exchange a specialty.

TO TRADE—Lands In Southwestern Minnesota and Eastern South Dakota for stocks of Goods, Town Property and Live Stock.

W. I. NOBLE, Manager

Clear Lake, South Dakota

Come to Lyman County South Dakota

FOR A

Home or an Investment

It is the poor man's eldorado, where they grow good crops and large bank accounts, where the cattle graze on the open prairie all winter. Our corn and alfalfa lands are the richest to be found in the northwest. No irrigation here, we have ample rainfall for all kinds of crops. A choice list of deeded lands and ranches for sale. We can place a half million dollars in choice farm loans at 7% net. We inspect all lands before making loans, and never loan above one-third of the value of the land.

Write us for maps and information. Good Agents Wanted.

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6%—First Farm Mortgages—6%

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Real Estate, Loans, Abstracting, INSURANCE

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Choice Corn and Alfalfa Farms $15 to $40 an Acre

$25,000 Bond with Secretary of State. $10,000 Bond with County Auditor. Twenty years experience in Loan Business without a dollar loss to Investors. Every Loan Personally Inspected.

Choice Farms and Wild Lands for Sale in

Potter, Sully, Faulk and other Counties in the Missouri River Valley, the most successful farming country in the West. Ranches a Specialty.

Lands to Exchange for Merchandise and City Property.

Lands looked after for Non-Residents

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GEORGE HOLLAND, Manager

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Anyone having any trades, write to Holland Land Agency, Gettysburg, South Dakota. We make a Specialty of Exchanges.

"A CROP OF PEOPLE EVERY DAY BUT ONLY ONE CROP OF LAND"

CORN ON ONE OF F. G. ALLEN'S FARMS NEAR HARROLD, S. DAKOTA

Sworn Statements

To Whom it May Concern:

This is to certify that my crops for the year averaged as follows:

Winter wheat, 32 bushels per acre.

Barley, 43 bushels per acre.

Speltz, 50 bushels per acre.

These crops were raised on my place three miles west of Harrold, S. Dakota, and for the past ten years my crops have been uniformly good. Signed, K. M. FOOTE.

Subscribed and sworn to before me, a notary public, in and for Hughes county, South Dakota. F. W. PIERCE,

[Seal.] Notary Public.

I, B. B. Wells, a resident of Sully county, being first duly sworn, do depose and say that I have resided five miles northwest of Harrold, South Dakota, since March, 1901, and at present own seven quarter sections of land.

I came from Belvidere, Boon county, Illinois, and would not exchange my south Dakota land for the same number of acres in Illinois, provided I had to live on and cultivate the Illinois land. I can make more money farming the same number of acres of land in this state than I could in Illinois. I consider this state much better for stock raising and general purposes than Illinois.

Hog cholera and foot rot in sheep is unknown. Any man of limited means is much better off here than in any eastern state. The water of the community is uniformly good, shallow and free from alkali. Signed, B. B. WELLS.

Subscribed and sworn to before me, a notary public, in and for Hughes county, South Dakota. Signed, F. W. PIERCE,

[Seal.] Notary Public.

For Lands Like the Above in Large or Small Tracts Write F. G. ALLEN, HARROLD, S.DAKOTA | Agents Wanted

HOME-GROWN SIOUX PRODUCTS.

DEEDED INDIAN LANDS FOR SALE

ON THE

Rich Standing Rock Reservation in the Dakotas

Along the new transcontinental line of the Milwaukee, opening for settlement a vast new EMPIRE rich in opportunities for the homeseeker and investor.

We are placing on the market one hundred quarters, halves and sections of choice virgin prairie at prices ranging from $15 per acre up. Rich black soil. No stone. Excellent soft water. Thriving new towns. Good schools. Title to land perfect—right from Uncle Sam.

One Crop of Flax Often Pays for the Land.

These lands will double in value within the next two years. Write us to-day for maps, agency contract and our new booklet, "Glimpses of the Rich Standing Rock Country." All free.

C. H. HARTUNG LAND CO.

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A General Immigration Business

ONIDA, - - So. Dakota

Write to C. R. GARNER, Manager

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South Dakota Farm Lands a Specialty

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Collected for Non-Residents

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Onida - South Dakota

The Oldest Bonded Abstracters for Sully County, S. D. Dealers in Real Estate. Bonds and Mortgages.

Sully County Land and Abstract Co.

(INCORPORATED 1894)

J. H. GROPENGIESER, President

L. E. SNYDER, Sec'y. and Treas.

References:

First State Bank, Onida, South Dakota

Farmers Bank, Onida, South Dakota

National Bank of Commerce, Pierre, South Dakota.

First National Bank, Pierre, South Dakota

First National Bank, Chicago, Illinois

Hughes County Bank, Blunt, South Dakota

Investments of all Kinds Made for Non-Residents

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INDEMNITY BOND $5,000

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Sunny South Dakota

The HEART of the GREAT Standing Rock and Cheyenne Indian Reservations, a NEW, but a Wonderful and Productive Country.

Choice farm lands can be bought at from $10 to $30 per acre. A choice deep loam soil, absolutely soft water at from 15 to 40 feet. Everything grows here that can be grown in the Eastern States. We have a sub-irrigation proposition, and a good one.

Business Opportunities and Some Few Relinquishments For Sale.

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References: Dakota National Bank, Aberdeen, S. D.; Mound City State Bank, Mound City, S. D.; State Bank of Herreid, Herreid, S. D.

Theo. Wosnuk

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I own and control some of the BEST FARM LANDS, either IMPROVED FARMS, RAW LANDS or STOCK RANCHES, also some choice INSIDE Aberdeen City Property and the EAST PARK ADDITION, any of which I can sell at very low prices and on EASY TERMS.

I make gilt-edge Farm Loans a specialty and personally SELECT SAFE and SOUND Farm Mortgages for Investors, and attend to payment of taxes and collecting of interest without charge.

My residence in Dakota since 1886 qualifies me to give you the best of service.

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Aberdeen, South Dakota

Branch Office: Mound City, Campbell County, South Dakota

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The Garrett Land Co.

We sell Improved and Unimproved farm lands at reasonable prices and can make easy terms. We pay taxes for non-residents and make farm loans. Can handle all kinds of trades.

Our lands are all nicely located within 25 to 30 miles of Pierre the Capital City on the Chicago & Northwestern R. R.

Any information desired write

The Garrett Land Co. BLUNT, SOUTH DAKOTA

REFERENCES:

Hughes County Bank, Blunt.
First State Bank at Harrold.
National Bank of Commerce of Pierre.
First National Bank of Pierre.
Pierre National Bank.
Or any bank in the county.

H. H. GREGG & CO.

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Improved and Unimproved Land in Hyde, Hughes and Sully Counties

LOANS **INVESTMENTS**

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No better field for investment than the low-priced **Farm Lands** of Central South Dakota. I invite correspondence and the closest inspection of all my land. References furnished.

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In the Ree Valley in Faulk, Hand and Adjoining Counties, South Dakota

BIG CROPS, RICH SOIL, GOOD CLIMATE, HIGH PRESSURE ARTESIAN WELLS; LEVEL, EASILY FARMED LAND.

One crop often brings more money per acre than the present selling price of wild land. We make a specialty of choice first mortgage real estate loans for investors.

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Only Complete Set of Abstract Books in Faulk County

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Fire, Lightning and Tornado Insurance.

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The Land of Sunshine and Corn

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Taxes paid and lands properly looked after for non-residents. We make a specialty of Improved and Unimproved Farms and Stock Ranches in Potter, Sully, Walworth, Hand, Hyde, Faulk and Hughes Counties. If there is anything you want, write us, if we haven't it no one has. Also if you want any information on certain pieces, write, as we are personally acquainted with every piece of land in the above counties. Write us at once for lists and illustrated matter. We want the co-operation of reliable land men in every locality.

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INCORPORATED

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Improved and unimproved FARM LANDS in POTTER, SULLY and adjoining counties in MISSOURI and BLUE BLANKET Valleys.
Corn, Wheat and Ranch Lands.
Taxes paid and rents collected for non-residents.

High Class First Mortgage Farm Loans

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OFFICE IN FARMERS' BANK

Humboldt Minnehaha Co. South Dakota

We own and control land in Minnehaha County, the banner county of the state.
Land that will raise Corn, Hogs and Cattle.
Land that has proven its value.
Land that is steadily on the rise.
Land that is as productive as the best in Iowa or Nebraska.
Land that you can sell your friends with a clear conscience.
No better investment in the United States for a homeseeker.
We have lived here for 34 years and are still here. Come in and see us at any time, we are always ready to show you our land.

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Office in Farmers' Bank, Humboldt, S. Dakota

Clarence N. McIlvaine

30 Years In the Business

LANDS, LOANS and INSURANCE

Knows every foot of land east of Missouri River in South Dakota.

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High class investments in City Property and Farm Lands.

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(INCORPORATED)

Western Dakota Farm and Ranch Lands

General Offices: First State Bank Building

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L. A. TEMMEY.

"TAKE IT FROM US"

There is something to this CAPITAL CITY OF SOUTH DAKOTA. There is a future in store for her, and you are going to be sorry as sure as the world if you do not take advantage of the opportunities now offered to every hustling man. Investments here are surer than GOVERNMENT BONDS and will make you ten times the amount of money ten times as quick. YOU TAKE NO CHANCES—ABSOLUTELY NONE, and we can prove it to you if you will let us. FARM LANDS, CITY PROPERTY or FIRST MORTGAGES ON REAL ESTATE. Whether you believe it or not, write us anyway, for we have just about a sheet of paper to spare in giving you VALUABLE INFORMATION. Yours for the asking.

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CENTRAL SOUTH DAKOTA FARM LANDS

IN CORN BELT

Prices from $10.00 to $50.00 per Acre

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PIERRE, SOUTH DAKOTA

FOR HOMESEEKERS

4000 ACRES OF OUR OWN LANDS

Raw Prairie at $10 per acre and upward. Fenced Ranches with water and timber, $15 to $20 per acre. Smooth Farming Land, partially improved, $25 to $30 per acre. Well improved Farms, $35 to $50.

All are fertile, productive lands, all within easy distance of Pierre, the State Capital. Offered on terms to suit purchasers. We invite correspondence and inspection, believing that we have the best for the money if you want So. Dak. land.

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If you have money to loan, and want to place it on first-class **FIRST MORTGAGE SECURITY,** we can sell you some **GILT-EDGE** Lyman County mortgages.

We collect interest for our clients, and pay taxes for non-residents.

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High Grade Investments

In Lands and First Mortgage Loans

Live Agents Wanted *Write for Information*

QUINN, Pennington County, SOUTH DAKOTA

E. C. Wirth Land and Loan Agency

FARMS, RANCHES, ALFAFA AND WHEAT LANDS

We Make a Specialty of

Meade County Lands

Meade County offers excellent inducements to Investors and Homeseekers alike. The soil is very productive, rainfall plentiful, finest of water, and a most ideal climate.

We offer Meade County Lands at from $14 to $30 per Acre.

The price will be doubled when the railroads have completed their proposed extensions.

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Rapid City and Marcus, = South Dakota

HENRY LE FEBVRE, General Manager

Address all Communication and
Make all Checks Payable to
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LE FEBVRE LAND CO.

INCORPORATED $100,000

DEALERS IN FARM LANDS

Taxes Paid and Rents Collected
For Non-Residents

HOME OFFICE:

ROSCOE, SOUTH DAKOTA

Kingman Investment Co.

The Pioneer Real Estate Firm of Walworth County, South Dakota

OFFICES:

Selby, S. D. and Broadview, Mont.

We sell choice farms in the famous Blue Blanket Valley in South Dakota, cheaper lands in western South Dakota and North Dakota.

We also have some fine Montana lands for sale.

We have loaned more money on farms in the vicinity of Selby, S. D., than any other loan agency here. We write insurance and surety bonds.

Write us for information.

JOHN BIBELHEIMER, Manager, SELBY, S. D.

We buy and sell wild and improved lands in Faulk and Potter Counties, South Dakota. Make real estate loans, write insurance, attend to Non-Residents' property. Give us a trial. We guarantee satisfaction. Agents wanted. Liberal commission allowed.

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The land lays gently rolling, good soil, fine climate and the very best of soft water from twenty to forty feet.

Liberal commissions to agents. Write

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TIMBER LAKE, S. DAKOTA

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Famous Rosebud Country

Realty Protection Company

Homestead Locating, Choice Deeded Land Bargains in the Rosebud and Lyman County. Auto Livery. Accurate Information Free.

OFFICES: Dallas, South Dakota (nearest Registration point to Homesteads); Vivian, South Dakota; Sioux City, Iowa, 209 Metropolitan Bldg.; Lincoln, Neb., 614 Burr Block.

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We will pay the highest commissions to real estate agents who bring us business. We have never been sued for commissions and will furnish you the best of references.

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Lands in Eastern South Dakota Bought and Sold. Money to Loan on Land. Insurance and Collections. Property Looked After for Non-Residents. Write for Information and Literature.

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Home of the State College of Agriculture.

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Lands in the Corn Belt for $40 to $60 per acre. Write us.

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S. H. McCARL, Manager
ROOMS 203 AND 204 P. O. BLOCK
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THE MUTUAL INVESTMENT CO.

(INCORPORATED)

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Does your money net you 6 per cent or better?
Let us furnish you with choice first farm and city mortgages, netting 6 and 7 per cent. Interest and principal collected and remitted promptly when due, without charge to our clients.
Clark County's agricultural exhibit took first prize at State Fair in 1910.
Farms and city property for sale. Some good trading propositions.
Investments and business opportunities of all kinds in well-settled and prosperous community.
Collections made and promptly remitted.
Abstracts of title to any lands in Clark County furnished on short notice.
Write us concerning any kind of an investment that you wish to make.
Information cheerfully furnished.

MISS ELLA McHENRY

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Indian Lands Sold in Gregory, Tripp and Melette Counties on Easy Terms; ¼ Down

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Huntimer & Harlan

Real Estate, Investments

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Sioux Valley Farms have a good record through wet years or dry. Dell Rapids is a fine town of 1,500 population. New Odd Fellows' Home and Catholic School just built. Good trading market and residence town. Good land surrounding. Ideal home farms.

P. J. Mausbach Land Agency

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Taxes Paid and Rents Collected for Non-Residents a Specialty.

FIRST MORTGAGE LOANS

and Real Estate Investments in this county are winners. Diversified farming. Rapid increase in population and rising land values tell the story.

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The O'Rielly Land Co.

We Make a Specialty of Stock Ranches

We Have a Large List of Choice Farms

Write Us for Further Information

DRAPER, Lyman Co, SOUTH DAKOTA

HERBERT L. MOSES, Lawyer WM. F. HALE, Notary

Square Deal Land Company

DRAPER, SOUTH DAKOTA

We Sell the Famous Lands and Ranches

Of Lyman County, and West Central South Dakota

Get Our Prices and Terms

Lands, Law, Loans **Try Us**

Reference: Any Bank or Business House in Draper.

JOHN A. FYLPAA

Real Estate and Insurance

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Special attention given to Renting Lands for Non-Residents and Payment of Taxes. Correspondence solicited.

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Taxes Paid for Non-Residents. Lands Bought and Sold.
Bargains in Grain and Stock Farms. All Kinds of Insurance.

CARL L. FALKENHAGEN

Real Estate Dealer

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REFERENCE: Any Bank in Sully, Potter or Hughes County.

AGAR is a new and rapidly growing town on the new extension of the C. & N. W. Ry. from Gettysburg to Pierre and is now on a main line. I have a large list of Improved and Unimproved Farms and Ranches in the Blue Blanket and Missouri Valleys and the Artesian and Gas Belts and would like the co-operation of reliable dealers.

Established June, 1884. **Incorporated April, 1894.**

POTTER COUNTY LAND & ABSTRACT COMPANY

OF GETTYSBURG, SOUTH DAKOTA.

Official Bonded Abstracters for Potter County.
The Oldest Real Estate Company in Potter County, S. D.

We buy, sell, rent and collect rents, pay taxes, in fact attend to ANY BUSINESS you may have in Potter County.

A. G. WILLIAMS, President.

JOHN E. SLOAT

Money to Loan on Real Estate

LAND FOR SALE ON EASY TERMS

In the famous Blue Blanket Valley and Gas Belt region in Potter and Sully Counties, South Dakota. Taxes paid for non-residents.
Correspondence solicited. Agents wanted.

GETTYSBURG, POTTER COUNTY, SOUTH DAKOTA

TO THE INVESTOR

First Farm Mortgages For Sale at 6% Net

A. Zorba Land Co.

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Gregory, Tripp, Meyer and Stanley County lands at all prices. Fine level farms or ranches from $6 up to $40 per acre. All kinds of terms. Write for information.
Lands sold in all parts of the country. Indian land a specialty.
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EDWIN T. MORRISON

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Practice In All Courts; Land Law a Specialty

DAVID T. JEKYLL

Improved and Unimproved Farms and Ranches

Any Size, Easy Terms in Hyde, Hand and Hughes Counties

I own and operate a Steam Plow and will develop lands for non-residents.
TAXES PAID AND RENTS COLLECTED for non-residents.

REFERENCE: Bank of Highmore. **HIGHMORE, SOUTH DAKOTA**

J. N. KING J. S. KEISER

That's Your Business to Know that

THE KEISER LAND CO.

ARE IN THE

REAL ESTATE and INSURANCE BUSINESS

We have a large list of Improved and Unimproved Farms for sale.. Hay Lands for rent. Non-residents' property looked after. Write for maps, price lists, etc.

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Casey Land Co.

Lands, Loans

Brule, Lyman, and Stanley County Lands

Cheapest Corn Lands in the United States

Kennebec, = South Dakota

We Have the Best Land in Western South Dakota, and Guarantee all Information Correct or We Pay Your Railroad Fare

YOUR LAST CHANCE FOR CHEAP LAND

Skrove Bros. Land Co.

Lands and Loans

AGENTS WANTED

Kadoka, - - South Dakota

RELINQUISHMENTS and FREE HOMESTEADS

DEEDED LAND FARMS and RANCHES

PEASE LAND COMPANY

Famous Lyman Co. Lands

Improved and Unimproved Lands of All Kinds. Large or Small Tracts. We Made a Specialty of Co-Operating with Outside Dealers and Invite Correspondence.

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SEAMAN R J (see adv) "
FYLPAA JOHN A (see adv) Frederick
CASEY LAND CO (see adv) Gettysburg
DAKOTA ABSTRACT & REALTY CO (see adv) "
HOLLAND LAND AGENCY (see adv) "
POTTER COUNTY LAND AND ABSTRACT CO (see adv) "
SLOAT JOHN E (see adv) "
MORRISON EDWIN T (see adv) Gregory
ERWIN & STREETER (see adv) Groton
ALLEN F G (see adv) Harrold
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GILLIGAN P E (see adv) "
KEISER LAND CO THE (see adv) "
HUMBOLDT LAND CO (see adv) Humboldt
McILVAINE CLARENCE N (see right bottom lines and adv) Huron
RICHARDS TRUST CO (see adv) "
ARNOLD'S LAND AGENCY (see adv) Ipswich
BEEBE MARCUS P (see adv) "
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MOREAU RIVER STATE BANK (see adv) "
SKROVE BROS LAND CO (see adv) Kadoka
CASEY LAND COMPANY (see right top lines and adv) Kennebec
PEASE LAND CO (see adv) "
LENZ P V (see adv) Kimball
REYNOLDS F A LAND CO (see adv) "
LAKESIDE STATE BANK (see adv) Lake Andes
MILLER JOHN A (see adv back of South Dakota Map) Lebanon
LEMMON STATE BANK (see adv) Lemmon
MOORE LAND COMPANY (INC) (see adv) "
SAMPSON OSCAR N (see adv) "
WATT-CLARK LAND CO (see adv) "
WEEKS E E LAND CO (see adv) McIntosh
HARTUNG CHARLES H (see adv) McLaughlin
McGOWEN & SHIREY CO (see adv) "
WADDEN LAND CO THE (see adv) Madison
GRANT COUNTY LAND COMPANY (see adv) Milbank
KOHLER PAUL (see adv) "
FOSTER GEO E LAND CO (INC) (see adv) Mitchell
ROSENBERGER P B LAND CO (see adv) Mobridge
LANGE & JENKINS (see adv) Murdo
TOWNSEND LAND & LOAN CO (see adv) "
ZAVITZ & CARPENTER (see adv) "
MESKEL & REILLY LAND CO (see adv) Newell
SHERBURNE LAND AGENCY (see adv) "
SMITH C E & CO (see adv) Northville
DIRKS TRUST AND TITLE CO (see adv) Oacoma
OELRICHS LAND CO (see adv) "
DAKOTA LAND & LOAN CO (see adv) Onida
GARNER C R (see adv) "
HEYWOOD & NELSON (see adv) "
SULLY COUNTY LAND & ABSTRACT CO THE (see adv) "
ADRIAN W F (see adv) Pierre
BRINK A C LAND COMPANY (see adv) "
DALTON LAND CO (see adv) "
GAS BELT LAND AND ABSTRACT CO THE (see adv) "
LUCAS F REALTY CO (see adv) "
NOTMEYER WM C (see adv) "
STOUT B C (see adv) "
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WEST C H LAND CO "
PETERS & MEYERS (see adv) Quinn
BURKE & ROBERTS (see adv) Rapid City
WIRTH E C LAND & LOAN AGENCY (see adv) "
CLARK S L CO THE (see adv) Redfield
DAKOTA LAND & ABSTRACT CO (see adv) "
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PALMER & POPE (see adv) "
SPINK COUNTY ABSTRACT CO (see adv) "
LE FEBVRE LAND CO (see adv) Roscoe
TIDLER BEN (see adv) Salem
KINGMAN INVESTMENT CO (see adv) "
DIXON BROS (see adv) Seneca
RUDINE A C (see adv) "
NEISTER P I & CO, 103 N Main av (see adv) Sioux Falls
WALKINS & McDONALD (see adv) "
GRAFFT S C (see adv) Sturgis
ANDERSON & JOHNSON (see adv) Timber Lake
BIG 4 LAND COMPANY (see adv) "
MARTIN F L (see adv) "
MUNSON & SON (see adv) "
STOCK GROWERS' STATE BANK (see adv) "
TIMBER LAKE LAND CO (see adv) "
HALL E C LAND & LOAN CO (see adv) Vivian
REALTY PROTECTION CO THE (see left top lines and adv) "
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BIRD J E, Goss Blk (see adv) Watertown
GOSS C R (see adv) "
MYERS CANADA LAND & INVESTMENT CO (INC) (see adv) "
SCHOLTZ F J (see adv) "
BLEGEN P J (see adv) Webster
EGELAND-HARRIS CO THE (see adv) Webster
GRIEVES W H (see adv) Winner
WAGNER & MATEJKA (see adv) "
WESTERN LAND & SECURITIES CO (see adv) Yankton

*STOCK LANDS.

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REYNOLDS F A LAND CO (see adv) Kimball

*STOCK RANCHES.

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GARRETT LAND CO THE (see adv) Blount
GREGG H H & CO (see adv) "
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OTIS LAND CO (see front cover and adv) "
QUALE LAND CO (see adv) "
RABER LAND CO (see adv) "
TRASK S E (see adv) "
WESTERN LAND CO (see adv) Bowdle
DALBEY BROS (see adv) Buffalo Gap
JACKSON BROS (see left top lines and page 3) Dallas
WATERS LAND AND LOAN CO (see adv) De Smet
DRAPER LAND CO (see adv) Draper
O'RIELLY LAND CO THE (see adv) "
CITIZENS' STATE BANK (see adv) Eagle Butte
BYRNE LAND CO (see adv) Faulkton
CHAMBERS C B (see adv) "
FAULK COUNTY ABSTRACT CO (see adv) "
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NOEL C E (see adv) "
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FIRST STATE BANK (see adv) Isabel
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LAKESIDE STATE BANK (see adv) Lake Andes
MILLER JOHN A (see adv back of South Dakota Map) Lebanon
LEMMON STATE BANK (see adv) Lemmon
MOORE LAND COMPANY (INC) (see adv) "
SAMPSON OSCAR N (see adv) "
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WATT-CLARK LAND CO (see adv) "
FARMERS STATE BANK (see adv) Lowry
WEEKS E E LAND CO (see adv) McIntosh
WADDEN LAND CO THE (see adv) Madison
GRANT COUNTY LAND COMPANY (see adv) Milbank
MARTENS BROS (see adv) "
ROSENBERGER P B LAND CO (see adv) Mobridge
SHERBURNE LAND AGENCY (see adv) Newell
DIRKS TRUST AND TITLE CO (see adv) Oacoma
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GARNER C R (see adv) "
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SULLY COUNTY LAND & ABSTRACT CO THE (see adv) "
ADRIAN W F (see adv) Pierre
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DALTON LAND CO (see adv) "
GAS BELT LAND AND ABSTRACT CO THE (see adv) "
MOTMEYER WM C (see adv) "
WOOD E H (see adv) "
AURORA COUNTY ABSTRACT CO (see adv) Plankinton
FRITZ JOHN (see adv) Platte
ASHTON GEO M (see adv) Presho
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GRAFFT S C (see adv) Sturgis
BIG 4 LAND COMPANY (see adv) Timber Lake
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REALTY PROTECTION CO THE (see left top lines and adv) Vivian

*SECURITY BONDS.

NORTHERN TRUST COMPANY (see adv) Fort Pierre
KINGMAN INVESTMENT CO (see adv) Selby

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WATERS LAND AND LOAN CO (see adv) "
DRAPER LAND CO (see adv) Draper
NORTHERN TRUST COMPANY (see adv) Fort Pierre
FYLPAA JOHN A (see adv) Frederick
CASEY LAND CO (see adv) Gettysburg
HOLLAND LAND AGENCY (see adv) "
SLOAT JOHN E (see adv) "
MORRISON EDWIN T (see adv) Gregory
HUMBOLDT LAND CO (see adv) Humboldt
McILVAINE CLARENCE N (see right bottom lines and adv) Huron
RICHARDS TRUST CO (see adv) "
CASEY LAND COMPANY (see right top lines and adv) Kennebec
REYNOLDS F A LAND CO (see adv) Kimball
LAKESIDE STATE BANK (see adv) Lake Andes
WADDEN LAND CO THE (see adv) Madison
LANGE & JENKINS (see adv) Murdo
TOWNSEND LAND & LOAN CO (see adv) "
SMITH C E & CO (see adv) Northville
DIRKS TRUST & TITLE CO (see adv) Oacoma
OELRICHS LAND CO (see adv) Oelrichs
HARTWICK LAND CO (see adv) Philip
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AURORA COUNTY ABSTRACT CO (see adv) Plankinton
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WOSNUK THEO (see adv) "
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GARRETT LAND CO THE (see adv) Blunt
GREGG H H & CO (see adv) "
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RABER LAND CO (see adv) "
TRASK S E (see adv) "
WESTERN LAND CO (see adv) Bowdle
DEUEL COUNTY LAND COMPANY THE (see adv) Clear Lake
CITIZENS' STATE BANK (see adv) Eagle Butte
BYRNE LAND CO (see adv) Faulkton
FAULK COUNTY ABSTRACT CO (see adv) "
SEAMAN R J (see adv) "
DAKOTA ABSTRACT & REALTY CO (see adv) Gettysburg
ALLEN F G (see adv) Harrold
STEWART BROS LAND CO (see adv) "
CUMMINGS L E (see adv) Highmore
GILLIGAN P E (see adv) "
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KEISER LAND CO THE (see adv) "
NOEL C E (see adv) "
FIRST STATE BANK (see adv) Isabel

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SAMPSON OSCAR N (see adv) "
STATE-LINE LAND CO (see adv) "
WATT-CLARK LAND CO (see adv) "
FARMERS' STATE BANK (see adv) Lowry
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MUNDT WM J (see adv) "
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DAKOTA LAND & ABSTRACT CO (see adv) Redfield
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GRAFFT S C (see adv) Sturgis

*TITLES PERFECTED.

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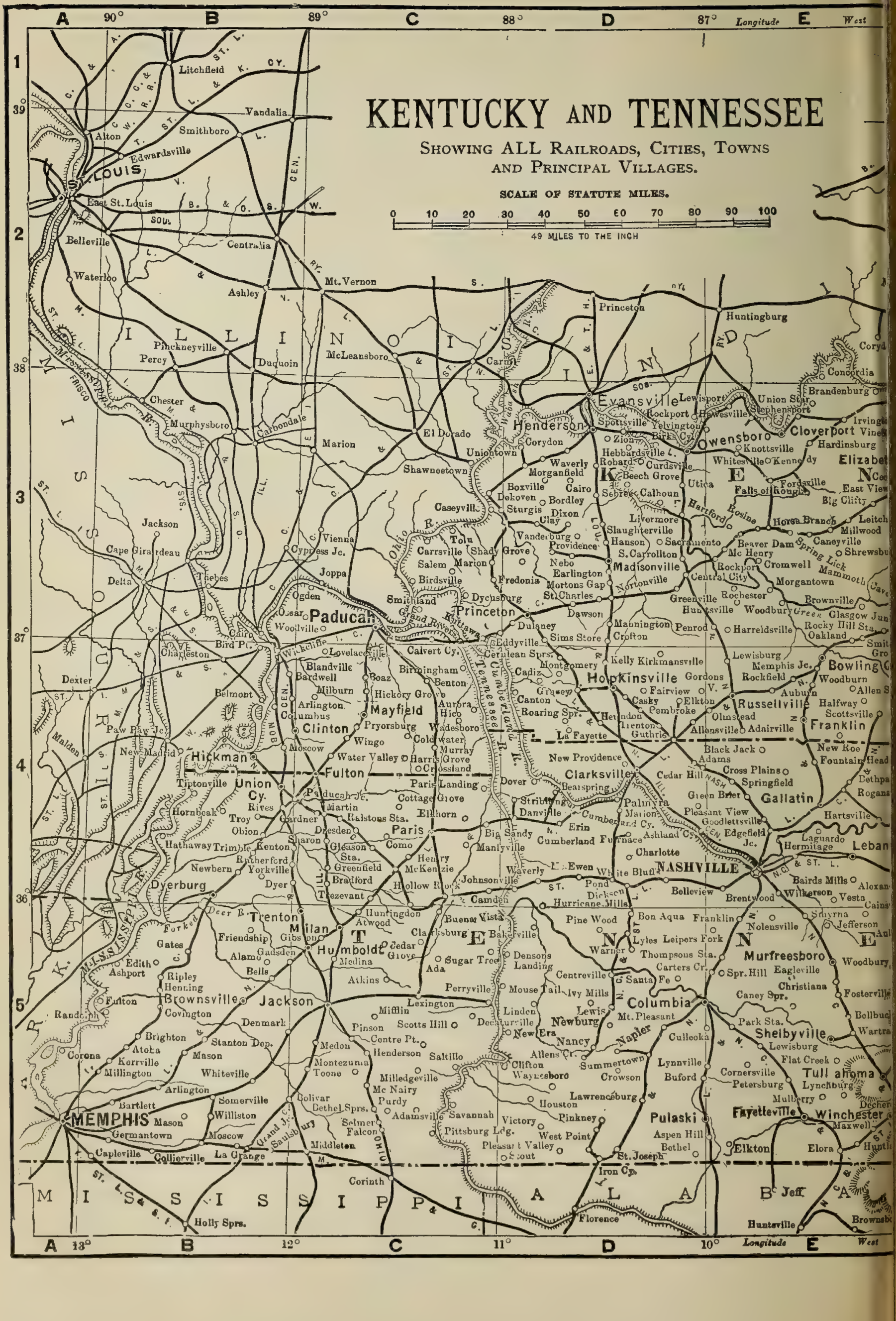
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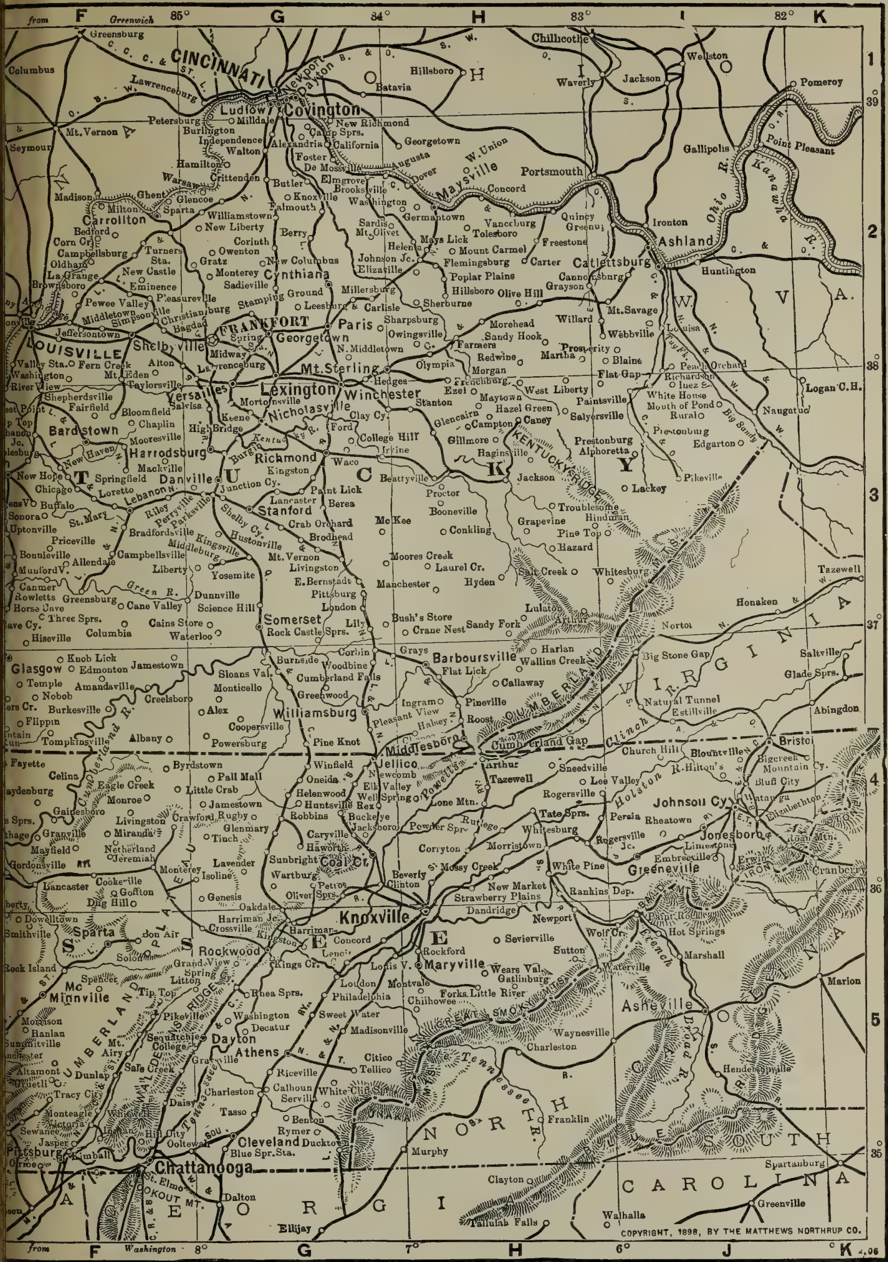

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It lies between 35 degrees and 36 degrees 30 minutes north latitude, and 81 degrees 37 minutes and 90 degrees 28 minutes west longitude, and is bounded on the north by Kentucky and Virginia, and on the south by Georgia, Alabama and Mississippi, on the east by North Carolina, and on the west by Arkansas and Missouri. It originally formed part of North Carolina but was ceded to the United States in 1784 and admitted as a state June 1, 1796. The climate of Tennessee combines humidity and sunshine, cold and warmth in just such proportions as to produce the highest degree of perfection in the greatest variety of crops, and statistics show it to be altogether the most healthful of all the states. The mean annual temperature as observed at Nashville is 58.32, that of the summer 76.32 and of the winter 39.67. The annual dainfall is about 53 inches, which is always a satisfactory guarantee of bountiful crops, while such things as drouths, cyclones and ruinous freezes are unknown.

Tennessee is divided into three grand civil or political divisions, known as East Tennessee, Middle Tennessee and West Tennessee.

1. East Tennessee. This comprises all the territory from the North Carolina line to about the center of the Cumberland Tableland, containing 13,112 square miles, with an average elevation above the sea of 1,000 feet. East Tennessee is noted for its fine water powers, mineral waters, marble, iron ores, zinc, copper, lead, coal, gold and silver, valuable hard woods, high mountains and fertile valley lands, the most productive to be found. The counties lying in East Tennessee are: Anderson, Bledsoe, Blount, Bradley, Campbell, Carter, Claiborne, Cocke, Grainger, Green, Hamblen, Hamilton, Hancock, Hawkins, James, Jefferson, Johnson, Knox, Loudon, Marion, McMinn, Meigs, Monroe, Morgan, Polk, Rhea, Roane, Scott, Sequatchie, Sevier, Sullivan, Union, Unicoi and Washington, in all thirty-four counties.

2. Middle Tennessee. This division extends from the dividing line on the Cumberland Table land to Tennessee River, embracing in its area 18,126 square miles, in what is known as the great Central Basin, or blue-grass region of Tennessee, where are to be found some of the grandest stock farms in the world. It is the home of the Shorthorn and the Jersey, as well as of the fleet-footed racers and trotters, while sheep and hogs, mules and asses, are raised here in this Central Basin, where bountiful and never-failing crops are the unbroken rule. Counties in Middle Tennessee are: Bedford, Cannon, Cheatham, Clay, Coffee, Cumberland, Dickson, Fentress, Franklin, Giles, Grundy, Humphreys, Hickman, Houston, Jackson, Lawrence, Lewis, Lincoln, Macon, Marshall Maury, Montgomery, Moore, Overton, Perry, Pickett, Putnam, Robertson, Rutherford, Smith, Stewart, Sumner, Trousdale, Van Buren, Warren, Wayne, White, Williamson and Wilson, making forty-one counties in all.

3. West Tennessee. This division extends from the Tennessee River westward to the Mississippi, containing 10,512 square miles, exclusive of surface permanently covered by water. In this grand division of the state is grown some of the finest cotton produced in the world, as well as nearly all the regular field crops and small fruits. The major portion of West Tennessee is level and very fertile, but in some sections the surface is broken and irregular, though even here the soil is generally productive and fruits grow in abundance. It is here that we find the alluvial Mississippi bottoms, where the soil is as rich and deep as the famous Valley of the Nile. The West Tennessee counties are: Benton, Carroll, Chester, Crockett, Decatur, Dyer, Fayette, Gibson, Hardeman, Hardin, Haywood, Henderson, Henry, Lake, Lauderdale, Madison, McNairy, Obion, Shelby, Tipton and Weakley, making twenty-one in all.

The state has over 3,000 miles of railway, giving direct transportation to seventy-four out of the ninety-six counties. This state has more miles of navigable streams to the square mile than any other state. The Tennessee River crosses the state twice. The Cumberland River, rising in Eastern Kentucky, sweeps in a semi-circle through the fairest portion of the state, giving to it 304 miles of navigable water, and the Mississippi washes its entire western limit. Many of the tributaries of these principal affluents are navigable. It is estimated that altogether Tennessee has over 1,200 miles of navigable water.

Tennessee's mineral resources are a wonderful feature of this great state. By far the most important of these are the clay and iron deposits, which appear to be inexhaustible. So lavish has nature been in providing these two minerals that in many localities all the requisites for a furnace are to be found within a

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few rods of one another. Iron ores, coal and limestone are often placed in juxtaposition, so that material for making pig iron may be assembled at the smallest possible cost. Besides this, there are forests coverings thousands of square miles in the iron regions, and the right to use the timber may be purchased for an astonishingly small sum. For this reason charcoal iron is actually made in Tennessee for less than $8 per ton. The great mining regions are not confined to any part of the state, but occur in all three of its grand divisions. Underground supplies are: Iron ore, such as the magnetic brown, limonite and red hematite, Clinton ores, marble, the best in the world and inexhaustible in quantity, copper, zinc, lead, gold, silver, oil, coal, limestone, sandstone, phosphate, etc.

The productions of Tennessee are as varied as its climate. Wheat and corn grow and mature there as well as they do in the great lake states. Oats, rye, barley, buckwheat, peanuts, cotton, tobacco, potatoes (both sweet and Irish), broom corn, sorghum, rice, hemp, flax, hops, and all the chief hay and forage grasses grow and mature in profitable abundance. In addition to these may be mentioned berries of all kinds, peas, beans, onions, lettuce, cabbage, carrots, parsnips, turnips, radishes, salsify, celery, cucumbers, tomatoes, squash, melons, beets, okra, egg plant, asparagus, and many others. Field crops are made of many of these vegetables, especially of tomatoes, melons, strawberries, cabbage, egg plant, turnips, asparagus, Irish and sweet potatoes, onions, cucumbers—and may be made of others. The growing of the various fruits is assuming large proportions in many parts of Tennessee. The elevated plateaus of the state are splendidly adapted to fruit culture, and on the western plateau of West Tennessee fruit and vegetable cultivation is becoming a large and lucrative industry among the people of many localities. Apples, peaches, pears, cherries, plums, damsons and strawberries among the fruits; tomatoes, potatoes, melons, beans, peas, egg plant, asparagus and celery among the vegetables, are now shipped in abundance by Tennessee growers. It has been escertained by actual experiment that small fruits and vegetables may be carried from Tennessee to the northern markets safely and profitably, thus competing successfully with the most eligible points in the United States. Nowhere do peaches and summer apples attain a more luscious sweetness or greater yield, while the early strawberries and tomatoes go to the northwestern cities on a bare market. The same may be said of Irish potatoes, which are grown in the western and central parts of the state by the hundred carloads, and supply in the month of May many of the large cities of the north, in whole or in part, from St. Louis to New York.

Grapes are grown in many parts of the state with wondeful success. The woodland everywhere is profuse in the growth of the wild vine, thus indicating the capacity of the soil in this respect, while the climate is peculiarly adapted to bring the fruit to the highest degree of lusciousness and flavor. The occasional rains in summer are just enough to ripen it well, without inducing mildew or other fungoid diseases. In addition to these advantages, the fruit ripens at least four weeks earlier than it does in the vineyards that supply the tables of New York, Boston and Chicago, and for this length of time this crop may be sold at marvelous prices.

In conclusion, here is a claim which no other of all the states can make: **Every crop reported in the National Census is grown in Tennessee.**

For many generations Tennessee has been noted as a stock-producing state second to none in America. The horses, both trotting and racing, are known in every civilized country, and the mules, in point of size, endurance and form, are not surpassed anywhere. This applies also to its cattle and sheep. It is also famous for its poultry, and its dairy products, eggs, honey, etc., are important items. Of all the states in the Union, Tennessee can make a display of the most varied and interesting timber trees, and this arises from the fact that the topography of the state gives every climate by reason of elevation, from South Carolina to Nova Scotia. Accordingly we find the firs of the extreme north and the pines and pecans of the extreme south. There are nearly 150 different kinds.

With a capitalization of over $100,000,000 Tennessee manufacturing plants are annually putting on the markets products valued at more than $137,000,000. They are working over 65,000 people, with a pay roll of about $28,000,000.

Tennessee is certainly entitled to note for its educational advantages, for no state can surpass it in this respect. It has one of the best public school systems in the Union. The schools are supported by taxation, affording to every one the same opportunities to secure a good practical education. The State University at Knoxville is a magnificent institution of learning, and there are scores of colleges, universities and private schools all over Tennessee embracing in their membership students from every state in the Union.

Tennessee could furnish good homes to 10,000,000 people and give to each head of a family a comfortable farm. In any portion of the state land can be purchased at a very low figure, ranging from $1 to $100 per acre in price, depending, of course, upon its location as to cities and railroads. Good land can be bought here for $15 or $20 an acre, and land as fine as any farmer can well imagine and in a high state of cultivation may be had for $30 per acre, and in many sections of the state for a much less price.

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POPULATION OF INCORPORATED CITIES, TOWNS AND VILLAGES—U. S. CENSUS, 1910.

Adams	542
Allens Creek	490
Arlington	477
Ashland	641
Athens	2,264
Bartlett	263
Belfast	110
Bellbuckle	466
Bells	753
Big Sandy	380
Binghampton	1,673
Bloomington Spgs	166
Bluff City	540
Bolivar	1,070
Bonair	517
Bristol	7,148
Brownsville	2,882
Brushy Mountain	858
Butler	499
Cades	161
Camden	692
Carthage	904
Centerville	1,097
Charlotte	236
Chattanooga	44,604
Clarksville	8,548
Cleveland	5,549
Clifton	711
Clifty	596
Clinton	1,090
Coal Creek	1,102
Collierville	802
Columbia	5,754
Cookeville	1,848
Cornersville	290
Cottage Grove	215
Covington	2,990
Crossville	763
Cumberland Gap	347
Dandridge	447
Dayton	1,991
Decatur	165
Decherd	1,022
Dickson	1,850
Double Springs	140
Dresden	708
Dunlap	1,156
Dyer	1,166
Dyersburg	4,149
Eads	81
Eastland	334
Elizabethton	2,478
Elkton	179
Ellendale	58
Erin	943
Erwin	1,149
Etowah	1,685
Fayetteville	3,439
Finley	304
Franklin	2,924
Gainesboro	408
Gallatin	2,399
Gallaway	100
Gates	292
Germantown	247
Gleason	388
Gordonsburg	422
Gordonsville	245
Grand Junction	491
Green Brier	522
Greeneville	1,920
Greenfield	1,516
Halls	882
Harriman	3,061
Henderson	1,087
Henning	582
Henry	198
Humboldt	3,446
Huntingdon	1,112
Isoline	253
Jacksboro	834
Jackson	15,779
Jefferson City	1,328
Jellico	1,862
Johnson City	8,502
Jonesboro	806
Kenton	815
Kingston	824
Knoxville	36,346
La Fayette	678
La Follette	2,816
La Grange	308
Lawrenceburg	1,687
Lebanon	3,659
Lenoir City	3,392
Lewisburg	1,830
Lexington	1,497
Livingston	1,421
Lonsdale	2,391
Lookout Mountain	631
Loudon	995
Lynchburg	408
Lynnville	596
McEwen	661
McKenzie	1,322
McMinnville	2,299
Manchester	963
Martin	2,228
Maryville	2,381
Mason	391
Mayland	192
Medina	320
Memphis	131,105
Middleton	273
Milan	1,605
Millington	554
Monterey	1,107
Morrison	149
Morristown	4,007
Moscow	211
Mt. Pleasant	1,973
Mountain City	592
Mountain View	1,436
Munford	329
Murfreesboro	4,679
Nashville	110,364
Newbern	1,602
Newport	2,003
Obion	1,293
Oliver Springs	573
Orme	653
Paris	3,881
Park City	5,126
Petersburg	379
Pleasant Hill	227
Portland	579
Pulaski	2,928
Puryear	254
Raleigh	240
Ravenscroft	481
Rheatown	154
Richard City	324
Ridgely	519
Ripley	2,011
Rives	468
Rockwood	3,660
Rogersville	1,242
Rossville	142
Rutherford	766
St. Elmo	2,426
Samburg	111
Sardis	435
Saulsbury	199
Selmer	529
Sevierville	675
Sharon	608
Shelbyville	2,869
Somerville	1,387
South Fulton	1,391
South Pittsburg	2,106
Sparta	1,409
Spencer	210
Spring City	1,039
Springfield	2,085
Spring Hill	695
Summertown	400
Sweetwater	1,850
Tazewell	886
Thomastown	391
Tiptonville	843
Toone	245
Trenton	2,402
Trimble	556
Troy	529
Tullahoma	3,049
Union City	4,389
Viola	177
Wartrace	659
Watertown	517
Waverly	947
Waynesboro	357
West Point	370
Westmoreland	298
White Bluff	419
Whiteville	741
Winchester	1,351
Woodbury	604

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Bedford	Shelbyville	P. C. Steele	A. D. Curtis	J. E. Roberts.
Benton	Camden	W. D. Cooper	G. B. Holladay	L. E. Goodwin.
Bledsoe	Pikeville	W. A. Barber	W. G. Swafford	N. S. DeBord.
Blount	Maryville	C. B. Badgett	Joe H. Gamble	Carson Caldwell.
Bradley	Cleveland	Jacob Smith	Claude Bell	E. M. Morrison.
Campbell	Jacksboro	John E. Brown	P. C. Perkins	Andrew Cooper.
Cannon	Woodbury	B. F. Wood	G. H. McBroom	W. R. Harris.
Carroll	Huntingdon	J. W. Williams	G. W. Parish	W. R. Montgomery.
Carter	Elizabethton	J. R. Burrow	J. F. Grindstaff	T. A. Dugger.
Cheatham	Ashland City	S. L. Harper	B. F. Hewitt	B. M. Harris.
Chester	Henderson	J. W. Stewart	C. L. Parrish	W. T. Lindsey.
Claiborne	Tazewell	J. W. Rose	C. F. Fulton	James A. Day.
Clay	Celina	O. B. Maxey	J. M. Gray	W. B. Dale.
Cocke	Newport	John Holt	Clyde McMahan	Felix Shults.
Coffee	Manchester	J. A. Gibson	H. R. Summers	Lewis H. Carden.
Crockett	Alamo	R. L. Conyers	D. B. Dodson	G. L. Bennett.
Cumberland	Crossville	W. D. Hedgecoth	T. F. Brown	John Q. Burnett.
Davidson	Nashville	Will F. Hunt	L. M. Hitt	West H. Morton.
Decatur	Decaturville	Oscar Roberts	Robert Rhoads	A. F. Adair.
DeKalb	Smithville	J. E. Conger	J. S. Allen	E. G. Pedigo.
Dickson	Charlotte	T. R. Dickson	T. E. Gray	J. W. Fielder.
Dyer	Dyersburg	John R. Menzies	H. H. Cotton	George W. Lambert
Fayette	Somerville	C. W. Crawford	M. R. Henley	Junius Hobson.
Fentress	Jamestown	B. A. Greer	F. A. Williams	A. A. Peavyhouse.
Franklin	Winchester	George Moseley	J. J. Turner	John H. Lynch.
Gibson	Trenton	R. D. Wilson	B. F. Jones	C. S. Lane.
Giles	Pulaski	J. W. Flournoy	J. P. Rivers	Sam Williamson.
Grainger	Rutledge	J. M. Grove	D. A. Cantwell	D. L. Shaver.
Greene	Greeneville	G. S. Hays	Sam H. Humphreys	Sam D. Thacker.
Grundy	Altamont	John Cline	F. R. Nussbaum	E. C. Shelton.
Hamblen	Morristown	J. G. Templin	C. B. Lee	J. J. Thompson.
Hamilton	Chattanooga	W. P. Hays	Charles L. Hayes	W. J. Springfield.
Hancock	Sneedville	John Livesay	C. M. Collins	S. A. Greene.
Hardeman	Bolivar	T. D. Prewitt	E. P. Hurt	J. W. Jacobs.
Hardin	Savannah	L. L. Harbert	P. M. Horton	Robert Hurst.
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Henry	Paris	James Sweeney	A. B. Trousdale	D. T. Spaulding.
Hickman	Centerville	Tine Sawyer	J. P. Hunter	A. T. Overbey.
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James	Ooltewah	S. L. Lovell	G. R. Lewis	O. N. Davis.
Jefferson	Dandridge	W. D. Hill	F. A. Miller	Isaac B. Slover.
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Lake	Tiptonville	Ira Cronan	Charles E. LeDuke	I. F. Lemonds.
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Marshall	Lewisburg	Ed M. Miller	John T. Crutcher	James Clark.
Maury	Columbia	Hardin W. Thomas	Sam A. Hayes	S. J. Taylor.
Meigs	Decatur	T. P. Smith	J. W. Walker	J. W. Walker.
Monroe	Madisonville	John Pennington	H. L. Isbill	J. W. Ghormley.
Montgomery	Clarksville	C. D. Bailey	J. R. Harper	W. J. Crotzer.
Moore	Lynchburg	G. B. Moorhead	W. F. Taylor	H. B. Morgan.
Morgan	Wartburg	H. W. Summer	L. H. Scott	J. A. Honeycutt.
Obion	Union City	C. S. Talley	H. M. Golden	J. M. Chapel.
Overton	Livingston	R. L. Mitchell, Jr.	J. A. M. White	J. M. Roberts.
Perry	Linden	S. F. Polk	J. W. Seaton	R. A. Kimbel.
Pickett	Byrdstown	W. P. Moody	J. M. Rains	J. A. Story.
Polk	Benton	T. O. Pack	W. A. Woody	J. E. Cook.
Putnam	Cookeville	W. O. Watson	R. E. L. Proffitt	Norman Massa.
Rhea	Dayton	Floyd Knight	W. B. Allen	W. A. Howard.
Roane	Kingston	D. H. Evans	T. F. Ingram	James A. Blye.
Robertson	Springfield	Lee T. Dowell	D. A. Jones	John McDuffee.
Rutherford	Murfreesboro	W. T. Smotherman	N. L. Clardy	Logan Nelson.
Scott	Huntsville	James R. Griffith	James M. Griffith	E. S. Boshears.
Sequatchie	Dunlap	Joe Minton	J. A. Johnson	B. R. Farmer.
Sevier	Sevierville	A. T. Marshall	John B. Waters	James W. Wayland
Shelby	Memphis	T. B. Crenshaw	L. P. Thompson	Frank Rice.
Smith	Carthage	J. A. Kemp	J. M. Cox	N. J. Kemp.
Stewart	Dover	D. K. Coppedge	Charles Burton	C. D. Scarborough.
Sullivan	Blountville	Sam J. Kyle	T. J. Cross	Sam P. Eanes.
Sumner	Gallatin	O. D. Moore	R. W. Caldwell	A. C. Dobbins.
Tipton	Covington	C. P. Simonton	M. L. Southall	J. C. Goforth.
Trousdale	Hartsville	Lytle Dalton	D. S. Reed	M. F. Hall.
Unicoi	Erwin	W. S. Tucker	J. C. Miller	D. J. White.
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ALIENS.—Aliens may take and hold property, real or personal, either by purchase, descent or devise, and dispose of the same as a citizen.

ASSIGNMENTS.—A general assignment must strictly follow the statute (Acts of 1881, Ch. 121.) It must purport to convey all of the debtor's property, for the benefit of all his creditors; it must have annexed a schedule of assets and liabilities, sworn to. The assets must be set out with sufficient particularity to enable a stranger to find and identify them from the description and location in the instrument. It would be better to consult a lawyer before attempting to draw a general assignment. A partial or "special" assignment is merely a deed of trust to a third person of certain property, for the benefit of certain creditors. Both general and special assignments should be asknowledged the same as deeds.

ATTACHMENT.—Attachment may issue at the commencement of the action for a debt or demand due, where (1) the debtor is a non-resident; (2) or is about to remove himself or his property out of the state; (3) or has removed out of the county of his residence privately, or is about to do so; (4) or has concealed himself so that process cannot be served on him; (5) has absconded or concealed himself or his property; (6) has fraudulently disposed of his property, or is about to do so; (7) where any person liable for a debt, and a non-resident, dies leaving property within the state; (8) where defendant is a resident of the county, but summons is returned not found in the county. The plaintiff or his agent must make an oath in writing of the nature and amount of the debt, and one of the above causes, and give security to the defendant in double the amount of the debt sued on.

DEEDS.—Must be acknowledged by the vendor, or proved by two witnesses, and registered in the county where the land lies. Seals are abolished.

Deeds of public officers or persons acting in a fiduciary relation are presumed to be valid and prima facia evidence of the facts in relation thereto. All instruments of record are validated by Act March 16, 1907.

EXEMPTION.—Homestead to head of family, in value $1,000, and such household furniture and property as is necessary to comfort of a family in ordinary circumstances. "Statute setting out each article" is exempt from all process for debt while in the hands of head of a family. There is an exemption of salary

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income or wages to the extent of 90 per cent of the earnings of a person 18 years of age or head of family residing in the state earning $40 or less per month, and $36 where the earnings exceed $40 per month. Assignment of unearned salary or wages, to be binding upon the employer, must be assented to in writing by him.

INTEREST.—Legal, 6 per cent; excess of 6 per cent, usury. Accounts and causes of action not founded upon a writing by the defendant, signed, do not bear interest, unless the court or jury see fit to allow it.

JUSTICES' JURISDICTION.—Against makers of notes, acceptors of bills, and upon liquidated accounts, signed by party to be charged, $1,000; against indorsers of notes and bills, and on open or unliquidated accounts, $500.

LIEN.—Vendor of real estate has generally for unpaid purchase money. Seller of personal property may have by reserving the title to the property for that purpose, and which may be in parole or in writing, and if in writing, need not be registered. Mechanics have for work and material furnished. Landlords have on a crop for rent and supplies. Banks and others advancing money on tobacco in storage. Judgments and decrees of courts of record are upon all the real estate of the defendant for one year, and executions from such courts are upon all personal property of defendant from first day of the term from which it issues, it bearing teste of the first day of the term, and may thus be a lien upon property for a considerable time, anterior to the rendition of the judgment. Employes and laborers have prior liens on the property of their employers, corporations, firms and individuals engaged in mercantile business except purchase money liens.

LIENS.—Mortgages and deeds of trust of realty are barred in ten years from the maturity of the debt secured.

LIMITATIONS.—Upon notes, bills and contracts, six years; on judgments and decrees, ten years; adverse possession of land, if with color of title, seven years.

MARRIED WOMEN.—May hold and control their separate property as if single; in conveying general estate, husband must join in conveyance thereof. She has right of dower in husband's estate of one-third. Wife's separate property not subject to debt or disposition of husband, except authorized by instrument under which she acquired it. A person acting as the next friend of a married woman in the state may prosecute suits for such married woman upon taking an oath that the married woman has not sufficient property to bear the expense of an action, and that she is justly entitled to the relief sought to the best of his belief.

MORTGAGE.—On real estate or personal property must be registered to be good as to third parties and executed the same as deed.

REDEMPTION.—Of lands sold for cash under execution of mortgage (with power of sale), two years; for taxes, two years.

REVIVOR.—Acknowledgment, expressed willingness to pay, or promise; part payment not in itself sufficient.

STAY OF EXECUTION.—On justice's judgment, eight months.

WITNESS.—Parties are competent witnesses in all cases, excepting where an adverse party in interest is dead, and the proof offered is of conversations on transactions with the deceased party. Consequently many claims against estates, if disputed, must be established by disinterested witnesses.

FORM OF WARRANTY DEED.

This indenture, made this ..... day of ..... between ..... and ..... of the county of ..... and state of ..... of the one part, and ....., of the county of ....., and state of ....., of the other part, witnesseth: that the said ..... and ....., for and in consideration of one thousand dollars, to them in hand paid by the said ....., the receipt whereof is hereby acknowledged, hereby sell and convey unto the said ....., his heirs and assigns forever, the following described lands: (describe property). To have and to hold the aforesaid land, with all and singular the hereditaments and appurtenances of, and to the same belonging, or in anywise appertaining, to the said ....., his heirs and assigns forever. And the said..... and ....., for themselves and their heirs and representatives, do covenant and agree to and with said ....., his heirs or assigns, that they are lawfully seized in fee of the afore-granted premises; that the same are free from all incumbrances; that they have a good right to sell and convey the same to ..... as aforesaid, and that the before-granted land and premises they will warrant and forever defend against all lawful claims whatsoever.

In witness whereof, the said ..... and ..... have hereunto set their hands and affixed their seals, the day and year above written.

Signed, sealed and delivered
In the presence of
(Two witnesses.)

.....(Seal.)
.....(Seal.)

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FORM OF ACKNOWLEDGMENT.

Personally appeared before me.....a notary public within and for said county and state, ... and ....., the within named bargainers, with whom I am personally acquainted, and who acknowledged that they executed the within instrument for the purposes therein contained. And the said ....., wife of the said ....., having appeared before me privately and apart from her said husband, acknowledged the execution of said deed to have been done by her freely, voluntarily, and understandingly, without compulsion or constraint of her said husband, and for the purpose therein expressed.

Witness my hand and notarial seal, this ..... day of ..... A. D. 190....
(Official signature and seal.)

TENNESSEE

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(U. S. Census, 1910.)

Texas, the largest state in area in the Union, has a total land surface of approximately 262,290 square miles. It extends from 25 degrees 51 minutes to 36 degrees 30 minutes north latitude, and from 93 degrees 31 minutes to 106 degrees 43 minutes west longitude, and is bounded on the north by the Indian Territory, on the southeast by the Gulf of Mexico, on the southwest by Mexico, on the east by Arkansas and Louisiana, and on the west by New Mexico. Its maximum length from northwest to southeast is 800 miles, and main width from east to west 790 miles. It has a coast line of over 400 miles. It is of an irregular shape, with a panhandle reaching north between Indian Territory and New Mexico, and presents on its general surface a great inclined plain sloping gradually east to the Gulf, and distributed over three natural zones—the coast or low-lying country, consisting mainly of rich pastures; the great central division, a well-wooded, well-watered and very fertile rolling prairie section; and the third, or hilly region, occupying almost all the southwest angle of the state. The principal rivers are the Sabine, Red, Neches, Brazos, Trinity, Guadaloupe, Colorado, Neuces Pecos, Canadian and Rio Grande. The area of timber in Texas is very great. In the prairie region the bottoms along the streams are skirted with timber, and in most places there is that happy admixture of prairie and timber land that so delights the heart of the farmer. Besides this, eastern and southeastern Texas is covered with a dense forest of fine timber, embracing nearly every variety grown in the south.

Its altitude ranges from sea level on the Gulf Coast to nearly 7,000 feet above sea level in the western portion. The climate is one of the chief attractions of Texas. The extremes of heat and cold are less than in any other section of the United States. The hottest days of midsummer are less oppressive than in the northern states. The summer days are pleasant, the nights delightful. This is attributable to the Gulf winds which blow across the state after passing over the cooling waters of the Gulf of Mexico. In winter the difference in temperature between Texas and the north is still more manifest. The thermometer rarely registers below freezing point. It can truthfully be said that Texas has the most uniform, equable and mild climate of any section of the country.

Texas justly lays claim to a greater variety and richness of soil than any state in the Union. The black waxy, black sandy, black pebbly, hog wallow, gray sandy, red sandy, sandy loam and alluvial soils are each to be found in the state, the majority of them in greater or less quantities in each section. About the best evidence of the richness and fertility of these various soils that can be offered is the fact that commercial fertilizers, now so common in the older states, and constituting as much a fixed charge on the agricultural interests of those sections as the seed necessary to plant the ground, are not used at all in Texas. Another fact worthy of mention in this connection is that there are thousands of acres in cultivation in this state that have been cultivated continuously for more than thirty years, which now yield as much as they did when first planted. When we come to actual results as a proof of the productiveness of Texas lands; when we find good farmers quite frequently making more than a bale of cotton to the acre, more than 20 bushels of wheat or 50 bushels of corn, five and six cuttings of alfalfa, 200 and 300 bushels of potatoes and 15 to 20 bags (162 pounds) of rice to the acre; when he finds it not unusual for newcomers to make the purchase price of their lands, with perhaps enough more for buildings, teams and implements from their first crops—we may set at rest all questions as to the fertility of Texas soil. Agriculture is extensively engaged in, the state standing first in the production of cotton, and raising immense crops of rice, corn, oats, wheat, tobacco, sweet potatoes, sugar cane, tropical fruits, etc. The annual beef product of the state, estimated by the number of cattle other than milch cows and oxen, is equal to all the Atlantic and Gulf states, with Arkansas, Tennessee, Kentucky and West Virginia added.

According to the last annual report of the Comptroller, Texas has a total taxable value in its organized counties of $2,391,109,795, an increase over 1909 of $81,306,169. The value of the unorganized counties is $3,155,497. The land increased in value $23,000,000.

Due to the abandonment of the large cattle ranches in favor of farming, the

JOHN T. STEVENS TRUST CO.
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[SEE ADV. IN REAL ESTATE DEALERS. VANCOUVER, B. C.]

For Index to Advertisers see page 14

MR. AGENT—We pay *BIG COMMISSIONS*
For selling *OUR CHOICE* California Farm Lands and planted Eucalyptus Timber Groves
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327-A West Third St.
LOS ANGELES,
CALIFORNIA
[See adv in Real Estate Dealers, Cal]

number of cattle decreased, as did all other classes of live stock except horses.

A large increase in the mileage of street railways is shown. For each class of property the totals are given, together with the comparative result, when considered with the assessment of 1909. A few of the more important items are as follows:

Land assessed, 156,212,156 acres; a decrease of 1,775,006 acres; value, $1,027,622,812, increase, $23,367,362; average value per acre, $6.51, against $6.35 in 1909. Town lots, $506,155,238, an increase of $30,834,717.

Horses and mules, 1,766,476, increase, 123,745; value $84,355,564, increase, $3,198,694; value each, $42.09, against $49.40 in 1909. Cattle, 5,513,413, decrease, 445,416; value, $63,232,410, decrease, $553,331; value each, $11.28, against $10.70. Sheep, 1,432,482, decrease, 4,443; value, $3,123,928, increase $239,034; value each, $2.24 against $2.06,

Goats, 828,070, decrease, 35,059; value, $1,406,449; increase, $261,068; value each, $1.67, against $1.69. Dogs, 29,007, decrease, 5,625; value, $460,509, decrease, $16,381.

Carriages, buggies, wagons, automobiles, bicycles and motorcycles, 516,544, decrease, 2,494; value, $16,378,258, increase, $1,655,515.

Goods and merchandise, $88,401,178; increase, $3,299,053. Materials and manufactured articles, $5,150,407, decrease, $145,269. Manufacturers' tools, implements and machinery, $22,427,129; increase, $971,505. Steam engines and boilers, $7,042,208, decrease, $65,237; amount of money of banks, $11,512,775; increase, $2,437,023; amount of credits of banks, etc., $6,070,189; increase, $171,417; amount of moneys other than banks, etc., $6,413,701; increase, $409,290; money on hand or on deposit, etc., $24,546,615; increase, $1,412,959.

Railroads, miles, 14,154; value, $136,528,107; increase, $2,800,260.

Street railways, miles, 568; value, $5,324,380; increase, 189 miles and $130,366 value. Telegraph and telephone lines, miles, 29,308; value, $8,955,998; increases, 198 miles and $923,827 value. Steamboats and sailing vessels, etc., 473; value, $1,571,730; decrease, 265 boats and $226,745 value.

The wonderful progress made by Texas has until recently been based almost entirely upon its agricultural resources, and is due both to the remarkable fertility of many of its soils and to the great variety of the products derived from their cultivation. Today another field opens, and Texas spreads before the world a wealth of mineral resources which, if they do not exceed those of her agriculture, promise to equal them in all respects, and by their rapid development to call into requisition a greater acreage of tillable land and larger and more diversified crops to supply the workers in it. The careful investigations of the Geological Survey enables us to affirm with the greatest positiveness that no other state can show mineral resources which in variety, value, quantity and ease of working will equal those of Texas. The attention of capitalists, both home and foreign, has been directed to these fields, and the sinking of mines and the erection of furnaces and factories for the recovery and utilization of the various metals is in active progress. The discoveries of oil in Texas have attracted the attention of the whole world. Great refineries are in operation here and in process of enlargement to vast proportions, many others building and in contemplation, thousands of tank cars in service, and still thousands of others are being put in as rapidly as possible, and yet the oil fields of southwestern Texas are only in their infancy. The indications of oil extend all along the coast of the Gulf of Mexico, and the geological formation from the coast back in a semi-circle shape for a tier of three or four counties have the same characteristics. Oil will undoubtedly be found inside this entire area and along the coast in Louisiana, Mississippi and Alabama.

Texas holds out greater inducements and business prospects than any other section. The cities are in a flourishing condition and growing rapidly. With the cheap fuel oil now being produced in the great oil fields of South Texas, marvelous growth in industries is promised. The visitor or investor from other States marvels at the development. The cities are well and modernly built, having electric street railways, economical and modern systems of lighting and of water supply, splendid school systems, beautiful church edifices, fine public buildings, and large and solid business institutions.

POPULATION OF INCORPORATED CITIES, TOWNS AND VILLAGES—U. S. CENSUS 1910.

Abilene	9,204	Austin	29,860	Belton	4,164
Alice	2,136	Baird	1,710	Bessmay	850
Alvarado	1,155	Ballinger	3,536	Big Spring	4,102
Alvin	1,453	Bangs	512	Blooming Grove	903
Amarillo	9,957	Bartlett	1,815	Blossom	871
Anson	1,842	Bastrop	1,707	Boerne	886
Aransas Pass	1,197	Bay City	3,156	Bonham	4,844
Archer City	825	Beaumont	20,640	Bowie	2,874
Arlington	1,794	Beeville	3,269	Brady	2,669
Athens	2,261	Belcher	181	Brandon	401
Atlanta	1,604	Bells	496	Brenham	4,718

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WASHINGTON, D.C. and ALEXANDRIA, VA.
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Mortgage Loans - Farm and Suburban Bargains

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Several Choice Tracts i northwestern Arkansas
Also lists of fine Rice lands, Timber tracts, Etc.
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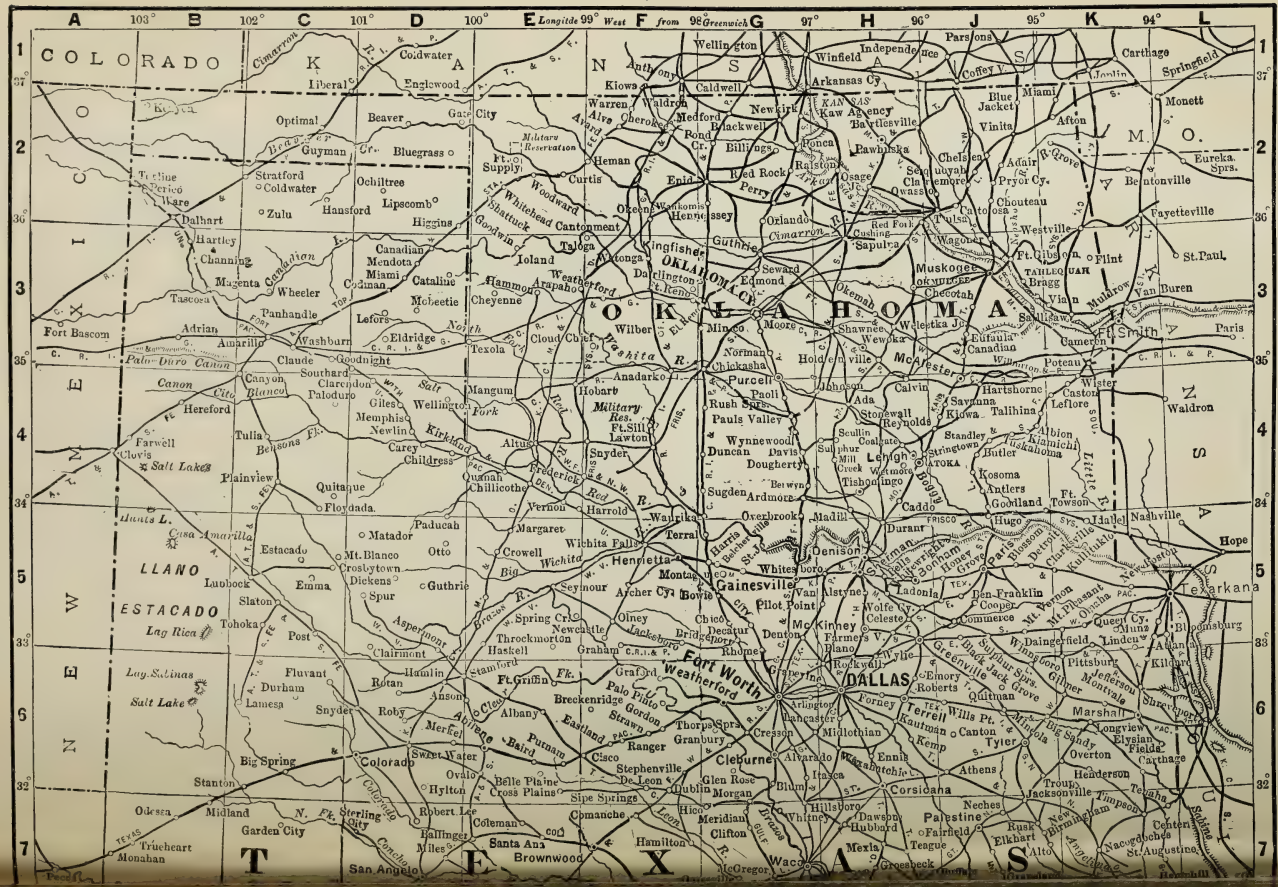
COLORADO
KANSAS
NEW MEXICO
OKLAHOMA
ARKANSAS
MISSOURI
TEXAS
Longitude West from Greenwich
Fort Worth
DALLAS
Gainesville
Denison
Sherman
Paris
Texarkana
Tyler
Waco
Wichita Falls
Lawton
Ft. Sill
Muskogee
Tulsa
Oklahoma City
Guthrie
Enid
Ft. Smith
Hot Springs
Pine Bluff
Shreveport
Marshall
Longview
Palestine
Corsicana
Cleburne
Weatherford
Abilene
Sweetwater
Big Spring
Stanton
Midland
Odessa
Amarillo
Lubbock
Plainview
Canyon
Hereford
Clovis
Tucumcari
Roswell
Alamogordo
Las Cruces
El Paso
Pecos
Marfa
Del Rio
San Antonio
Austin
Brownsville
Galveston
Houston
Beaumont
Port Arthur
Orange
Lake Charles
Alexandria
Natchitoches
Nacogdoches
Jefferson
Texarkana
Hot Springs
Little Rock
Fayetteville
Springfield
Joplin
Kansas City
Independence
Topeka
Wichita
Hutchinson
Dodge City
Garden City
Pueblo
Colorado Springs
Denver
Cheyenne
Laramie
Rawlins
Salt Lake
Santa Fe
Albuquerque
Flagstaff
Phoenix
Tucson
Yuma
San Diego
Los Angeles
San Francisco
Sacramento
Reno
Carson City
Salt Lake City
Ogden
Boise
Pocatello
Cheyenne
Denver
Omaha
Lincoln
Des Moines
Kansas City
St. Louis
Memphis
Vicksburg
New Orleans
Mobile
Pensacola
Tallahassee
Jacksonville
Savannah
Charleston
Wilmington
Raleigh
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Washington
Baltimore
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Chicago
Milwaukee
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Duluth
Winnipeg
Regina
Calgary
Edmonton
Vancouver
Victoria
Seattle
Spokane
Portland
Eugene
Medford
Sacramento
San Francisco
San Jose
Fresno
Bakersfield
San Diego
Los Angeles
Tucson
Phoenix
Yuma
Flagstaff
Albuquerque
Santa Fe

TEXAS,
AND
OKLAHOMA
SHOWING ALL RAILROADS, CITIES, TOWNS AND PRINCIPAL VILLAGES.
SCALE OF STATUTE MILES.
0 10 20 30 40 50 100 150
92 MILES TO THE INCH
COPYRIGHT, 1911, BY WM. P. NORTHRUP, BUFFALO, N.Y.
WESTERN PART OF TEXAS
Same Scale as main Map
GULF OF MEXICO
MEXICO
AUSTIN
San Antonio
Houston
GALVESTON
Del Rio
Eagle Pass
Laredo
Corpus Christi
Brownsville
Rio Grande City
El Paso
Fort Davis
Presidio
MATAGORDA ISLAND
PADRE ISLAND
Longitude West 105° from Greenwich 104°

H. E. Hemingway Real Estate - Insurance - Loans
Improved and Unimproved Land in Southern Saskatchewan
CANADA LANDS WEYBURN, SASKATCHEWAN

Bridgeport	2,000
Bronte	635
Brownsville	10,517
Brownwood	6,967
Bryan	4,132
Burnet	981
Caldwell	1,476
Calvert	2,579
Cameron	3,263
Canadian	1,648
Canyon City	1,400
Carbon	479
Celeste	821
Celina	724
Cement	503
Center	1,684
Childress	3,818
Chillicothe	1,207
Cisco	2,410
Clarendon	1,946
Clarksville	2,065
Claude	692
Cleburne	10,364
Clifton	1,137
Clinton	100
Clyde	495
Coleman	3,046
Collinsville	791
Colorado	1,840
Comanche	2,756
Commerce	2,818
Conroe	1,374
Coolidge	505
Cooper	1,513
Corpus Christi	8,222
Corsicana	9,749
Cotulla	1,880
Crawford	516
Crockett	3,947
Crowell	1,341
Cuero	3,109
Dalhart	2,580
Dallas	92,104
Dawson	803
De Leon	1,015
Decatur	1,651
Denison	13,632
Denton	4,732
Divine	1,042
Dodd	289
Dublin	2,551
Eagle Lake	1,717
Eagle Pass	3,536
Eastland	855
Ector	404
El Campo	1,778
El Paso	39,279
Electra	640
Elgin	1,707
Enloe	326
Ennis	5,669
Farmersville	1,848
Fayetteville	274
Ferris	1,233
Flatonia	886
Floresville	1,398
Floydada	664
Forney	1,114
Fort Worth	73,312
Frost	702
Gainesville	7,624
Galveston	36,981
Ganado	558
Garland	804
Garrison	627
Gatesville	1,929
Georgetown	3,096
Gilmer	1,484
Goldthwaite	1,129
Gonzales	3,139
Gordon	609
Gorman	963
Graham	1,569
Granbury	1,336
Grand Prairie	994
Grand Saline	1,065
Grand View	1,018
Granger	1,708
Grapevine	681
Greenville	8,850
Groesbeck	1,454
Hallettsville	1,379
Hamilton	1,548
Hamlin	1,978
Haskell	2,436
Hearne	2,352
Henrietta	2,104
Hereford	1,750
Hico	1,437
Hillsboro	6,115
Holland	778
Honey Grove	2,300
Houston	78,800
Houston Heights	6,984
Howe	581
Hubbard	1,843
Huntsville	2,072
Iowa Park	603
Italy	1,149
Itasca	1,356
Jacksboro	1,480
Jacksonville	2,875
Jayton	314
Jefferson	2,515
Jewett	586
Kaufman	1,959
Kenedy	1,147
Kerens	945
Kerrville	1,843
Killeen	1,265
Kosse	764
Kyle	742
La Grange	1,850
La Porte	678
Ladonia	1,293
Lampasas	2,119
Lancaster	1,115
Laredo	14,855
Leonard	990
Liberty	980
Lindale	658
Llano	1,687
Lockhart	2,945
Lockney	750
Lone Oak	756
Longview	5,155
Loraine	633
Lott	1,021
Lubbock	1,938
Lufkin	2,749
Luling	1,404
Lyra	1,194
McGregor	1,864
McKinney	4,714
McLeon	633
Mansfield	627
Marble Falls	1,061
Marlin	3,878
Marshall	11,452
Mart	2,939
Memphis	1,936
Mercedes	1,209
Meridian	718
Merkel	2,008
Mesquite	687
Mexia	2,694
Midland	2,192
Midlothian	868
Miles	1,302
Milford	766
Mineola	1,706
Mineral Wells	3,950
Montague	284
Moody	983
Morgan	831
Mount Pleasant	3,137
Munday	956
Nacogdoches	3,369
Naples	1,178
Navasota	3,284
Nevada	510
New Braunfels	3,165
Nocana	1,338
Oakwood	906
Olney	1,095
Orange	5,527
Paducah	1,350
Palacios	1,389
Palestine	10,482
Palmer	605
Panhandle	521
Paris	11,269
Pearsall	1,799
Pecos	1,856
Peniel	467
Petrolia	517
Pilot Point	1,371
Pittsburg	1,916
Plainview	2,829
Plano	1,258
Port Arthur	7,663
Port Lavaca	1,699
Pottsboro	313
Quanah	3,127
Queen City	388
Quinlan	537
Ravenna	280
Richmond	1,371
Rising Star	640
Rockdale	2,073
Rockport	1,382
Rockwall	1,136
Rogers	1,275
Roscoe	941
Rosebud	1,472
Rosenberg	1,198
Rotan	1,126
Royse City	1,210
Rule	891
Rusk	1,558
Sabinal	1,640
Sabine Pass	400
St. Joe	822
San Angelo	10,321
San Antonio	96,614
San Augustine	1,204
San Elizario	834
San Felipe	206
San Marcos	4,071
Sansom	478
Santa Anna	1,453
Savoy	328
Schulenburg	1,091
Seguin	3,116
Seymour	2,029
Sherman	12,412
Shiner	1,096
Smithville	3,167
Snyder	2,514
Socorro	1,147
Stamford	3,902
Stephenville	2,561
Stratford	520
Sulphur Springs	5,151

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EDWIN ALDERSON REAL ESTATE

TULARE COUNTY and KERN COUNTY in the Famous San Joaquin Valley, CALIFORNIA. LANDS

POPULATION OF INCORPORATED CITIES, ETC.—Cont'd.

Sweetwater	4,176	Tulia	1,216	Wellington	576
Taylor	5,314	Tyler	10,400	West	1,645
Teague	3,288	Uvalde	3,998	Wharton	1,505
Tehuacana	425	Valley Mills	708	Whitesboro	1,219
Temple	10,993	Van Alstyne	1,441	Whitewright	1,563
Tenaha	491	Venus	495	Whitney	766
Terrell	7,050	Vernon	3,195	Wichita Falls	8,200
Texarkana	9,790	Victoria	3,673	Wills Point	1,398
Thornton	678	Waco	26,425	Winnsboro	1,741
Timpson	1,528	Walnut Springs	1,340	Winters	1,347
Tolar	455	Waterman	476	Wolfe City	1,402
Tom Bean	288	Waxahachie	6,205	Wortham	899
Toyah	1,052	Weatherford	5,074	Wylie	620
Trenton	550	Weimar	906	Yoakum	4,657
Troupe	1,126	Weinert	779	Yorktown	1,180

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H. B. Denson, Monadnock Bldg., San Francisco

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G. H. Corey.....56 Wall, New York

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J. S. Wurts, Land Title Bldg., Philadelphia

Walter Morris..216 4th av., Pittsburgh

TENNESSEE.

A. E. Pipkin.....Memphis

LIST OF COUNTY OFFICERS.

County	County Seat	County Clerk	Treasurer.
Anderson	Palestine	C. O. Miller	H. B. Ransom.
Andrews	Andrews	T. M. Smith	M. V. Sharp.
Angelina	Lufkin	Mrs. B. Trevathon	C. A. Rush.
Aransas	Rockport	J. C. Herring	D. R. Scrivner.
Archer	Archer City	J. S. Melugin	Lulu Woodward.
Armstrong	Claude	E. C. Cayton	J. C. Caldwell.
Atascosa	Pleasanton	H. Allen	H. L. McKenzie.
Austin	Bellville	G. S. Cummings	Wm. Willrodt.
Bandera	Bandera	W. R. Fletcher	G. W. Lewis.
Bastrop	Bastrop	W. H. Alexander	C. Chalmers.
Baylor	Seymour	W. H. Merrick	O. D. Goostree.
Bee	Beeville	Dan'l Troy	W. M. Smith.
Bell	Belton	Hugh Harris	W. W. Upshaw.
Bexar	San Antonio	F. R. Newton	A. Y. Walton Jr.
Blanco	Johnson City	B. J. Stubbs	Geo. Sharman.
Borden	Gail	J. S. Weatherford	M. H. Leak.
Bosque	Meridian	D. J. Cutbirth	L. C. Robinson.
Bowie	Boston	T. Morris	W. J. Simmons.
Brazoria	Angleton	G. H. Sweeny	J. T. Jameson.
Brazos	Bryan	W. S. Higgs	J. M. Lawrence.
Brewster	Alpine	W. H. Lease	V. D. York.
Briscoe	Silverton	T. L. Anderson	J. R. Burson.
Brown	Brownwood	D. M. Scott	J. E. Smith.
Burleson	Caldwell	J. Wondrash	B. F. Delamater.

ABSTRACTS
ARKANSAS GUARANTY TITLE & TRUST CO.
Central Office, LITTLE ROCK, ARK.

Titles Guaranteed in any part of Arkansas. Loans negotiated on improved Farms. Farm, Timber and Mineral Lands, improved and unimproved, bought and sold, or handled on commission. SEE ADV IN ABSTRACTS of LAND TITLES - ARKANSAS

For Index to Advertisers see page 14

VANDERBOOM & BRINK
Real Estate loans, investments, insurance and steamship tickets, sell farms, ranches, city properties in different counties east and west of the Missouri River, in South Dakota, within the corn belt, on easy terms. Correspondence solicited and promptly answered. Best care given to non-resident property. - - Reference Commercial State Bank, Platte, S. Dak.
VANDERBOOM & BRINK, - - Real Estate, Loans and Investments, Renting and Insurance, Notary Public. - - - - - PLATTE, SOUTH DAKOTA

County	County Seat	County Clerk	Treasurer.
Burnet	Burnet	J. H. Chamberlain	W. P. Fry.
Caldwell	Lockhart	W. E. McDowell	J. B. Putnam.
Calhoun	Port Lavaca	W. C. Best	F. M. Dudgeon.
Callahan	Baird	R. L. Curles	C. W. Conner.
Cameron	Brownsville	Joseph Webb	E. L. Hicks.
Camp	Pittsburg	J. R. Hooton	J. D. Eufurd.
Carson	Panhandle	Joseph Rorex	A. A. Callaghan.
Cass	Linden	L. L. Harper	T. L. Nipper.
Castro	Dimmit,	R. A. Holland	L. H. Beach.
Chambers	Anahuac	John Wooten	R. E. Swinney.
Cherokee	Rusk	E. D. Spinks	Q. C. Looney.
Childress	Childress	F. W. Freeman	R. L. Curd.
Clay	Henrietta	T. T. Harvey	Irving Corlett.
Coke	Robert Lee	R. E. Douglas Jr.	C. L. Hughes.
Coleman	Coleman	Leman Brown	John C. Jones.
Collin	McKinney	G. E. Strother	C. L. Sears.
Collingsworth	Wellington	G. W. Lee	T. A. Glen.
Colorado	Columbus	John Hastedt	E. C. Burttschell.
Comal	New Braunfels	Fred Tausch	A. Triesch.
Comanche	Comanche	J. B. Lacy	J. W. Burks.
Concho	Paint Rock	J. B. Wade	J. B. Wallace.
Cooke	Gainesville	D. E. Cleveland	G. W. Bryson.
Coryell	Gatesville	R. T. Wilson	W. A. Green.
Cottle	Paducah	A. C. Dulaney	Theo. Combest.
Crockett	Ozona	T. Nolen	T. Casheer.
Crosby	Emma	W. F. Ezell	C. R. Ramseur.
Dallam	Dalhart	W. C. Denton	E. H. Griffith.
Dallas	Dallas	J. E. Record	H. L. Erwin.
Dawson	Lamesa	W. E. Anderson	J. G. L. Mitchell.
Deafsmith	Hereford	J. S. Jones	R. D. Davidson.
Delta	Cooper	G. B. Simmons	S. E. Morgan.
Denton	Denton	O. T. Button	D. M. Reeve.
Dewitt	Cuero	G. P. Box	E. Koenig.
Dickens	Dickens	C. Cobb	B. A. Krego.
Dimmit	Carrizo Springs	G. Jeffrey	W. E. Rector.
Donley	Clarendon	Wade Willis	G. Johnson.
Duval	San Diego	Pedro Eznal	L. T. Garcia.
Eastland	Eastland	H. C. Poe	J. H. McDonald.
Ector	Odessa	P. A. Higgins	J. H. Davis.
Edwards	Rock Springs	S. A. Hough	T. F. Hamrick.
Ellis	Waxahachie	G. A. Neal	B. Templeton.
El Paso	El Paso	P. W. Pitman	J. W. Magriffin.
Erath	Stephenville	Henry Clark	G. R. Fagan.
Falls	Marlin	W. W. Snell	M. O. Nix.
Fannin	Bonham	J. T. Fitzgerald	S. Riddling.
Fayette	La Grange	R. Klatt	B. L. Zapp.
Fisher	Roby	H. C. Smith	N. S. Bonner.
Floyd	Floydada	W. B. Clark	C. W. Thobard.
Foard	Crowell	M. F. Crowell	D. F. Thomson.
Fort Bend	Richmond	M. M. Newall	H. M. Darst.
Franklin	Mt Vernon	W. W. Deshazo	J. A. Leftwich.
Freestone	Fairfield	C. B. Grayson	J. C. Henderson.
Frio	Pearsall	J. L. Pranglin	Howard Winters.
Gaines	Seminole	B. B. Curry	C. Trimble.
Galveston	Galveston	G. F. Burgess	H. A. Robertson.
Garza	Post City	Ira Weakley	F . L. Maupin.
Gillespie	Fredericksburg	Herman Usener	H. Evers.
Glasscock	Garden City	N. Girdwood	R. S. Dunbar.
Goliad	Goliad	J. H. Pittman	E. Bergmann.
Gonzales	Gonzales	S. Patterson	R. K. Wyatt.
Gray	Lefors	C. L. Upham	Geo. Thut.
Grayson	Sherman	T. E. Goff	E. A. Turner.
Gregg	Longview	D. Shaw	P. B. Barber.
Grimes	Anderson	R. C. Wood	G. C. Hall.
Guadulupe	Seguin	R. F. Wilson	Wm. Fritz.
Hale	Plainview	B. H. Towery	J. G. Hamilton.
Hall	Memphis	S. G. Alexander	F. A. Hudgins.
Hamilton	Hamilton	R. C. Cornelius	D. L. Truett.
Hansford	Hansford	W. S. McNabb	H. P. Bailey.
Hardeman	Quanah	T. H. Chancy	R. L. Gully.
Hardin	Kountze	J. K. Salter	J. W. Chalfant.
Harris	Houston	Geo. Jones	Jas Chariton.
Harrison	Marshall	B. W. Long	G. P. Stedman.
Hartley	Channing	F. E. Thomas	G. H. Wheeler.
Haskell	Haskell	J. W. Meadors	E. Menefee.
Hays	San Marcos	J. W. Turner	P. C. Woods.
Hemphill	Canadian	O. R. McMordie	W. H. Peet.

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LIST OF COUNTY OFFICERS—Cont'd.

County	County Seat	County Clerk	Treasurer.
Henderson	Athens	J. J. Bradshaw	T. D. Frezzell.
Hidalgo	Chapin	A. E. Chavez	A. Y. Baker.
Hill	Hillsboro	R. R. Roberts	D. Sauls.
Hood	Granbury	Z. C. Morrison	J. F. Kerr.
Hopkins	Sulphur Springs	E. P. Rogers	H. G. York.
Houston	Crockett	O. C. Goodwin	W. H. Bayne.
Howard	Big Springs	J. I. Pritchard	W. R. Purser.
Hunt	Greenville	S. L. Arnold	F. P. Wood.
Hutchinson	Plemons	C. J. Crawford	J. C. Whittenburg
Irion	Sherwood	W. W. Carson	T. Stonehouse.
Jack	Jacksboro	M. G. Nelms	R. M. Ramzy.
Jackson	Edna	W. M. Moore	E. M. Davenport.
Jasper	Jasper	A. L. Mays	W. McKee.
Jeff Davis	Ft. Davis	Jas. Stewart	W. T. Jones.
Jefferson	Beaumont	B. F. Quicksall	W. A. Coward.
Johnson	Cleburne	B. B. Barnes	J. T. Vickers.
Jones	Anson	M. P. Myers	A. Maxwell.
Karnes	Karnes City	W. H. Howard	P. Irongoole.
Kaufman	Kaufman	Henry Sparks	J. R. Choate.
Kendall	Boerne	John Reinhard	R. Phillips.
Kent	Clairmont	J. W. Darden	R. I. Byrd.
Kerr	Kerrville	A. H. Moore	A. B. Williamson.
Kimble	Junction City	A. O. Lawler	J. A. Browning.
King	Guthrie	M. N. Davidson	R. B. Hight.
Kinney	Brackettville	H. E. Veltmann	W. F. Holmes.
Knox	Benjamin	J. A. Martin	G. L. Earnest.
Lamar	Paris	J. S. Baker	W. A. Nobles.
Lamb	Olton	G. T. Galloway	F. Schreier.
Lampasas	Lampasas	J. E. Morgan	G. W. Tinkle.
La Salle	Cotulla	G. H. Knaggs	L. W. Gaddis.
Laxaca	Hallettsville	J. Buchanan	A. B. Devall.
Lee	Giddings	J. R. Folkes	W. A. Sykes.
Leon	Centerville	J. S. Weakley	Y. Holleman.
Liberty	Liberty	E. B. Pickett	W. D. Davis.
Limestone	Groesbeck	S. A. Thomas	S. Rasco.
Lipscomb	Lipscomb	B. E. Shutterly	J. Millhollon.
Live Oak	Oakville	E. L. Riser	W. H. Ford.
Llano	Llano	S. E. Hargon	H. T. McLeod.
Lubbock	Lubbock	J. A. Wilson	R. H. Wilson.
Lynn	Tahoka	J. W. Elliott	McM. Clayton.
Madison	Madisonville	J. M. Roberts	W. D. McDonald.
Marion	Jefferson	W. F. Jones	J. H. Rowell Jr.
Martin	Stanton	H. Hamilton	J. R. Sale.
Mason	Mason	Benj. Hey	E. Lemburg.
Matagorda	Bay City	W. C. Lloyd	A. S. Collins.
Maverick	Eagle Pass	A. L. White	G. C. Hollis.
McCulloch	Brady	W. J. Yantis	J. Rainbat.
McLennan	Waco	T. A. Canfield	N. O. Wortham.
McMullen	Tilden	E. J. W. Booth	Albert Morgan.
Medina	Hondo	S. A. Jangman	L. E. Heath.
Menard	Menardville	J. R. Head	E. Toepperwein.
Midland	Midland	W. J. Sparks	W. A. Halloway.
Milam	Cameron	J. T. Kemp	J. A. Pate.
Mills	Goldthwaite	R. J. Atkinson	S. T. Wells.
Mitchell	Colorado	J. H. Bullock	J. J. Patterson.
Montague	Montague	J. E. Strong	W. A. Morris.
Montgomery	Conroe	W. F. Griffin	R. L. Talley.
Moore	Dumas	F. S. McKeig	S. W. Anthony.
Morris	Daingerfield	J. W. Cason	D. W. Moore.
Motley	Matador	W. A. Walton	J. H. Hodges.
Nacogdoches	Nacogdoches	O. F. Baxter	O. F. Murphy.
Navarro	Corsicana	T. G. Brooks	A. Wilcox.
Newton	Newton	D. J. Ragan	V. E. Curtis.
Nolan	Sweetwater	S. O'Keefe	A. S. Manzey.
Nueces	Corpus Christi	H. E. Luter	H. D. C. Gussett.
Ochiltree	Ochiltree	J. F. Klapp	M. M. Gardner.
Oldham	Tascosa	Wm. Balfour	A. L. Turner.
Orange	Orange	C. L. Goodman	H. H. Russell.
Palo Pinto	Palo Pinto	J. P. Carrigan	G. W. Eddleman.
Panola	Carthage	C. L. Jones	W. D. Hill.
Parker	Weatherford	G. L. Young	Henry Barber.
Parmer	Bovina	Wm. McCandlitt	B. Kiker.
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Rains	Emory	C. A. Glass	W. W. Garrett.
Randall	Canyon	M. P. Garner	P. H. Young.
Reagan	Stiles	J. B. Lucas	W. W. Pittman.
Red River	Clarksville	T. Banks	B. F. Jones.
Reeves	Pecos City	H. N. McKellar	T. J. Sisk.
Refugio	Refugio	Eugene Low	Wm. Baumgartner.
Roberts	Miami	J. K. McKenzie	H. E. Baird.
Robertson	Franklin	B. C. Love	Geo. McMillan.
Rockwall	Rockwall	W. Chester	J. C. McDonald.
Runnels	Ballinger	O. L. Parish	T. J. Stocks.
Rusk	Henderson	L. A. Smith	Chas. Stewart.
Sabine	Hemphill	W. R. Hayden	A. H. McGown.
San Augustine	San Augustine	H. B. Sossaman	G. W. Slaughter.
San Jacinto	Cold Springs	D. M. Love	S. McMurray.
San Patricio	Sinton	G. D. McGloin	E. McKeown.
San Saba	San Saba	W. N. Ellis	Mrs. D. Oliver.
Schleicher	El Dorado	W. C. Benton	W. T. Conner.
Scurry	Snyder	B. A. Eubank	C. R. Lockhart.
Shackelford	Albany	W. B. King	J. S. McComb.
Shelby	Center	A. L. Pinkston	L. Reed.
Sherman	Stratford	W. I. Gamewell	D. J. Wilson.
Smith	Tyler	J. F. Hayden	W. H. Chitwood.
Somervell	Glen Rose	C. B. Irwin	J. R. Buzan.
Starr	Rio Grande	E. Salinas	J. C. Guerra.
Stephens	Breckenridge	B. W. Lauderdale	J. B. York.
Sterling	Sterling City	L. B. Cole	E. L. Gilmore.
Stonewall	Aspermont	R. S. Tillotson	S. R. Dickey.
Sutton	Sonora	J. D. Lowrey	J. E. Grimland.
Swisher	Tulia	T. A. Ross	W. O. Owens.
Tarrant	Ft. Worth	A. J. L. Beavers	J. P. Witcher.
Taylor	Abilene	W. J. Young	J. W. Christopher.
Terrell	Sanderson	W. H. Lemons	F. K. Harrill.
Terry	Brownfield	T. J. Price	A. B. Bynum.
Throckmorton	Throckmorton	T. E. Beatty	J. M. Blocksher.
Titus	Mt. Pleasant	A. S. Mitchell	J. A. Cook.
Tom Green	San Angelo	J. B. Keating	Saml. Pollock.
Travis	Austin	P. M. Deats	R. C. Roberdeau.
Trinity	Groveton	G. W. Locke	J. H. West.
Tyler	Woodville	E. Pope	T. J. Cruse.
Uphur	Gilmer	J. C. McDonald	C. C. Hill.
Upton	Upland	H. C. Harlan	R. M. Johnson.
Uvalde	Uvalde	Z. Dalrymple	F. W. Miller.
Val Verde	Del Rio	L. Brown	J. M. Gray.
Van Zandt	Canton	J. T. Beard	C. F. Robertson.
Victoria	Victoria	H. Fischer	C. A. Leuschner.
Walker	Huntsville	A. T. Randolph	W. H. Woodall.
Waller	Hempstead	Robt. McDade	L. D. Amsler.
Ward	Barstow	E. W. Sweatt	T. L. Dean.
Washington	Brenham	G. Morgan	B. Parker.
Webb	Laredo	G. R. Page	A. M. Bruni.
Wharton	Wharton	P. G. Brooks	J. P. Taylor.
Wheeler	Wheeler	J. M. Griffin	Miss F. Reynolds.
Wichita	Wichita Falls	W. A. Reid	T. W. McHam.
Wilbarger	Vernon	E. L. McHugh	J. J. Pepper.
Williamson	Georgetown	T. H. Flinn	D. H. Davis.
Wilson	Floresville	J. McDaniel	O. L. Ezzell.
Winkler	Kermit	W. H. Seastrunk	R. C. Withers.
Wise	Decatur	J. P. Williams	R. D. Smith.
Wood	Quitman	John Russell	B. F. McCrary.
Yoakum	Plains	F. L. Boyd	M. G. Cash.
Young	Graham	D. D. Cusenbary	I. B. Paggett.
Zapata	Zapata	J. B. Garcia	M. de la Garza.
Zavala	Batesville	J. T. Pearce	G. M. Day.

DIGEST OF THE LAWS OF TEXAS.

DIGEST OF THE LAWS OF TEXAS.

AFFIDAVITS.—Any judge, clerk of a court of record, justice of the peace, or notary public may administer oaths or take affidavits or acknowledgments to deeds, etc.

ALIENS—Have such property and personal rights as are accorded by their country to citizens of this. But unless they became inhabitants, or declare intention to citizenship, they must alienate lands acquired within ten years from acquisition, or ceasing to be inhabitants. Time does not count against minors, but runs against non-competents after appointment of guardian.

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ASSIGNMENTS.—Assignments for the benefit of creditors, made by any debtor insolvent or contemplating insolvency, must provide for the distribution of all the estate of such debtor, except that which is exempt from execution, among his creditors in proportion to their claims; and is so construed and enforced, however expressed. The assignment shall be authenticated as a deed for registration and recorded, and should have annexed an inventory of all the creditors of the assignor, giving places of residence if known, the amount and nature of their claims, the consideration of each and the place where debt arose, a statement of any judgment or other lien securing any debt, a full inventory of the debtor's estate, real and personal, in law and equity at date of assignment, and the liens thereon, and all vouchers and securities relating thereto, and the value of such estate, which inventory shall be sworn to by assignor. No assignment is void for the want of such inventory, but its absence is made prima facie evidence that the assignor has withheld part of his estate from his assignee, unless upon demand he supply the defect. And any assignee or creditor may compel the assignor to disclose under oath, before the district or county judge, in term time or vacation, any information he has as to such concealment. It is a felony for an assignor to conceal from his assignee any of his estate other than that exempt from execution, or to transfer any of his property previous to and in contemplation of an assignment, with the intent to defraud his creditors.

The benefits of the assignment may be limited to such creditors as will accept the same in full discharge of the debtor, but such discharge shall not take effect as to creditors who receive less than one-third of their debts. Within thirty days from date of assignment the assignee must give public notice of his appointment in newspaper of county where assignor resides or does principal business, for three weeks; and also in person or by mail to each creditor, when he can do so. Consenting creditors must in writing make their consent known to assignee within four months after such publications of notice, and creditors failing so to do can receive no benefit from assignment; provided, that any creditor who had no actual notice of assignment may give his consent before distribution and receive his share. The receipt of any portion of his claim from assignee by a creditor is conclusive evidence of such creditor's assent. Assenting creditors must within six months from the time of publication first made of appointment of assignee file with the assignee a distinct statement of the nature and amount of their claims against the debtor, supported by the oath of creditor, his agent or attorney, that the statement is true; that the debt is just, and that there are no credits or offsets that should be allowed against the claim, except as shown by the statement. Whenever the assignee has sufficient funds of the estate on hand to pay ten per cent of the debts due by the assignor, he is required to make distribution among the creditors entitled.

Claims not due may be allowed at present value on the basis of the stipulated or legal interest, as the case may be.

Any claim for which the owner holds part security may be allowed for unsecured balance, after deducting the value of the security as estimated by the assignee.

Any creditor not assenting to the assignment may garnish the assignee for any excess of the estate after payment of expenses and the debts of consenting creditors.

Property transferred by the assignor previous to and in contemplation of such assignment, with intent to defeat, delay or defraud creditors, or give preference to one creditor over another, passes to the assignee by such assignment, or may be recovered in his name by any creditor and brought into the estate for distribution. But if in any action for such property it appears that the purchaser bought in good faith for a valuable consideration, without any reason to believe that the debtor was transferring the same with the intent above stated, such purchaser will hold as against the assignee and creditors.

The assignee is entitled to reasonable compensation for services, necessary costs, expenses and attorney's fees—to be fixed, in case of dispute, by the judge of county or district court. He gives bond faithfully to discharge his duties under the assignment, which bond may be sued on by the assignor or any creditor or creditors, severally or jointly, for any damage arising from its breach.

An assignee having performed the duties of his trust, makes a final report under oath showing the assets that have come into his hands, and how the same have been disbursed, which is recorded in the county clerk's office. And no action can be brought against the assignee by reason of any thing shown by such report, unless brought within twelve months from the time of filing thereof. Any funds remaining in hands of assignee at time of making final report, are required to be deposited in district court, subject to its decree.

ATTACHMENTS.—The judges and clerks of the district and county courts, and justices of the peace, may issue writs of original attachment, returnable to their respective courts, upon the plaintiff, his agent or attorney, making an affidavit in writing, stating: 1. That the defendant is justly indebted to the plaintiff and the amout of the demand. 2. That the defendant is not a resident of the state, or is a foreign corporation, or is acting as such; or 3. That he is about to remove permanently out of the state, and has refused to pay or secure the debt due the plaintiff; or 4. That he secretes himself so that the ordinary process of law cannot be served on him; or 5. That he has secreted his property for the purpose of defrauding his creditors; or 7. That he is about to remove his property out

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of the state, without leaving sufficient remaining for the payment of his debts; or 8. That he is about to remove his property or a part thereof out of the county where the suit is brought, with intent to defraud his creditors; or 9. That he has disposed of his property in whole or in part, with intent to defraud his creditors; or 10. That he is about to dispose of his property with intent to defraud his creditors; or 11. That he is about to convert his property, or a part thereof into money, for the purpose of placing it beyond the reach of his creditors; or 12. That the debt is due for property obtained under false pretenses. The affidavit shall further state: 1. That the attachment is not sued out for the purpose of injuring or harassing the defendant; and 2. That the plaintiff will probably lose his debt unless such attachment is issued.

The plaintiff must also execute bond with two or more sureties, approved by the officer issuing the writ, payable to the defendant, in at least double the amount sworn to be due; conditioned that plaintiff will prosecute his suit to effect, and pay all such damages and costs as may be adjudged against him for wrongfully suing out such attachment.

Bondsmen need not own real estate. No such attachment shall issue until the suit has been duly instituted, but it may be issued in a proper case, either at the commencement of the suit or at any time during its progress.

The writ of attachment above provided for may issue although the plaintiff's debt or demand be not due, and the same proceedings shall be had thereon as in other cases, except that no final judgment shall be rendered against the defendant until such debt or demand shall become due.

The defendant may replevin property attached, by giving bond with two sureties in double the amount of the plantiff's debt sued on, or double the value of the property replevined, as estimated by the officer, conditioned for the satisfaction of any judgment against him for the debt or payment of the value of the property replevined, with interest from the date of bond.

Subsequent attachments may be levied, but the priority of attachment liens exist as at common law. Where a second or subsequent attachment is set aside, the actual injury to the property seized by virtue of such attachment alone would ordinarily be the measure of liability on the bond.

Any person, other than the defendant, may claim any personal property attached.

CLAIMS AGAINST ESTATES OF DECEASED PERSONS.—All such claims are to be presented to the administrator or executor within twelve months from the grant of letters, or they will not be paid until the prior, valid claims are first paid.

The claim must be certified by an affidavit of the owner, or by some one who is cognizant of facts, and so states, "that the claim is just and that all legal offsets, payments and credits known to the affiant have been allowed." The allowance of any such claim, without affidavit, is of no force or effect.

The executor or administrator must indorse upon such claim his approval or rejection of the same, and should he fail or refuse to indorse, or if he indorse rejection, or if the judge reject it, the claimant must, within three months, bring suit for the establishment of his claim. A claim so allowed must be filed with the clerk of the court where the administration is pending, who will enter it on the claim docket in order that the same may be approved or rejected by the court and properly classified. In due course of administration the court will order such claims to be paid.

Annual accounts of condition of estates are required, and after expiration of first twelve months the condition as to solvency or insolvency is to be ascertained. Certain allowances in lieu of exempt property and for first year's support of widow and children are treated as claims and have priority to general unsecured claims, except for last sickness and burial.

DEEDS, ACKNOWLEDGMENTS, ETC.—The following form, or any other the same in substance, will convey the fee simple of any real estate:

The State of Texas, County of.....Know all men by these presents, that I (name the grantor), of (residence of grantor), for and in consideration of (name of consideration), to me in hand paid by (name of the grantee), have granted, sold and conveyed, and by these presents do grant, sell and convey unto the said (name of the grantee), of the (residence of grantee), all that certain piece, parcel or tract of land (describe the land in metes and bounds, or so clearly that it can be identified by your description). To have and to hold the above described premises, together with all and singular the rights and appurtenances thereunto in any wise belonging, unto the said (name of grantee), his heirs or assigns forever.

Witness my hand this ..... day of ....., A. D. 19....
(Signature of grantor.)

Covenants of warranty and any clauses deemed proper and advisable by the seller and purchaser may be inserted.

Unless expressly excluded, the words "grant" or "convey" where fee simple is to pass import covenants against prior conveyance, incumbrances for tax or otherwise by grantor.

The deed must be signed by the grantor (private seals abolished), and in order to give it effect against subsequent purchasers and creditors it must be recorded in the records of deeds in office of clerk of the county in which land lies

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or to which, if an unorganized county, it is attached for judicial purposes. (See "court calendar" for list and status of counties.) In order to entitle a deed to be recorded it must be acknowledged by the grantor before an authorized officer. (See affidavits as to what officers are authorized.) A deed may also be authenticated for record when signed by two subscribing witnesses by one of such witnesses making oath before the authenticating officer as shown in form for such proof. The officer must attach his certificate in form or substance as follows:

The ordinary form of a certificate of acknowledgment is as follows:

The State of....., County of..... Before me (here insert.. the name and official position of the officer), on this day personally appeared before me (name of grantor), known to me (or proven to me on the oath of .....) to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he executed the same for the purposes and consideration therein expressed. Given under my hand and official seal this .....day of....., A. D. 19.....

(Signature of Officer.)
(Official Position.)

(L. S.)

The certificate of acknowledgment of a married woman is as follows:

"The state of....., County of..... Before me (insert the name and official position of the officer), on this day personally appeared (name of the woman), wife of (name of the husband), known to me (or proven to me on the oath of.....) to be the person whose name is subscribed to the foregoing instrument and having been examined by me, privily and apart from her husband, and having the same fully explained to her, she, the said..... acknowledged such instrument to be her act and deed, and declared that she willingly signed the same for the purposes and consideration therein expressed and that she did not wish to retract it.

"Give under my hand and official seal this.....day of..... A. D. 19...."

(Seal.) (Official Signature.)

Certificate of proof of subscribing witness is as follows:

State of....., County of..... Before me (here insert the name and character of the officer), on this day personally appeared..... known to me (or proved to me on the oath of.....) to be the person whose name is subscribed as a witness to the foregoing instrument of writing, and after being duly sworn by me stated on oath that he saw.....the grantor or person who executed the foregoing instrument, subscribe the same (or that the grantor or person who executed such instrument of writing acknowledged in his presence that he had executed the same as a witness at the request of the grantor (or person who executed the same).

Given under my hand and seal of office this.....day of....., A. D. 19...

(Seal.) (Signature and Title.)

Deeds of corporations (see Corporations) must be signed by the president or presiding member or trustee of the corporation and sealed with the corporation seal, or in common form without seal by its attorney in fact, and may be authenticated for record in the same manner by acknowledgment or proof of one of two subscribing witnesses, as other deeds. The certificate should show that instrument was acknowledged "to be the act of the" corporation.

The husband and wife must join in a conveyance of the wife's real estate and also in the conveyance of the homestead. As to other realty, be it community property or the separate property of the husband, his deed suffices to convey the title, and the wife's joinder or consent is superfluous. (Cooke vs. Bremond, 27 T., 457.) See Married Women.

DESCENT AND DISTRIBUTION.—If one have title to any estate of inheritance as to such estate, and leave no surviving husband or wife, it shall descend and pass in parcenary to his or her kindred in the following course:

1. To his or her children and their descendants, if there be any.

2. If there be no children or their descendants, then to his or her father and mother, in equal portions, but if only the father or mother survive the intestate, then the estate shall be divided into two equal portions, one of which shall pass to such survivor, and the other half shall pass to the brothers and sisters of the deceased, and to their descendants, or to such of them as there be; but if there be none such, then the whole estate shall be inherited by the surviving parent.

3. If there be neither father nor mother, then the whole of such estate shall pass to the brothers and sisters of the intestate, and to their descendants, or to such of them as there be.

4. If there be none of the kindred aforesaid, then the inheritance shall be divided into two moieties, one of which shall go to the paternal and the other to the maternal kindred in the following course, that is to say: To the grandfather and grandmother, in equal portions; but if only one of them be living, then the estate shall be divided into two equal parts, one of which shall go to such survivor and the other shall go to the descendants of the deceased grandparent. If there be no such descendants, then the whole estate shall be inherited by the surviving grandparent. If there be no surviving grandparent, then the whole of such estate shall go to their descendants, or to such of them as there be, and so

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on without end, passing in like manner to the nearest lineal husband or wife, the estate passes as follows:

1. If deceased have a child or children, or their descendants, the surviving husband or wife shall take one-third of the personal estate, and the balance of the personal estate shall go to the child or children, and their descendants. The surviving husband or wife shall also be entitled to an estate for life in one-third of the land of the intestate, with remainder to the child or children of intestate, and their descendants.

2. If deceased have no child or children or their descendants, then the surviving husband or wife shall be entitled to all the personal estate, and to one-half of the lands of the intestate, without remainder to any person, and the other half shall descend according to the rules of descent and distribution, provided that if deceased leave no surviving father or mother, nor surviving brothers and sisters or their descendants, the surviving husband or wife shall be entitled to the whole estate of such intestate.

In cases before mentioned, where the inheritance passes to the collateral kindred, if part of such collateral kindred be of the whole blood and part of the half-blood, those of the half-blood shall inherit only half as much as those of the whole blood. Where collateral kindred stand in the same degree of relationship they take per capita; where part are dead, the children of those deceased take per stirpes.

Upon dissolution of marriage by death the common property belonging to the community estate of husband and wife (that is, such as is purchased or acquired by onerous title during marriage) all goes to the surviving husband or wife, if the deceased have no children; but if there be a child or children by surviving husband or wife is entitled to one-half of such property, and the child or children to the other half. In every case, however, the community estate passes charged with the debts against it. Advancements to children are charged. Parents may dispose of their property by will to the exclusion of their children. Survivorship to joint tenants, monopolies, primogenitive and entailments are forbidden.

Homesteads descend as other property, but no partition can be had of same during the lifetime of surviving husband or wife, or so long as the survivor may elect to use or occupy the same as a homestead, or so long as the guardian of minor children may be premitted to occupy same by order of court.

Where a man, having a child or children by a woman, such child or children, if recognized by him, shall thereby be legitimized and made capable of inheriting his estate. The issue also of marriages, deemed null in law, shall nevertheless be legitimate. Bastards are capable of inheriting from and through their mothers, and transmitting estates, and are also entitled to distributive shares of the personal estate of any of their kindred on the part of their mothers in like manner as if they had been lawfully begotten of such mothers.

In making title to land by descent, it is no bar to a party that any ancestor through whom he derives his descent from the intestate is or has been an alien. An alien to whom lands are devised, or may descend, has nine years to become a citizen and take possession, or to sell the same before forfeiture; provided, that the treaties of the United States with the nation to which such alien may belong do not otherwise direct; and provided, etc. See Aliens.

DOWER—Is not known in Texas; and the husband in selling his separate or the community land of himself and wife need not be joined by the wife. But in selling the homestead, or the saparate property of the wife, husband and wife must join. But a mortgage of the husband's separate or the community property, in order to hold good as against an allowance in lieu of homestead to widow after husband's death, must be signed and acknowledged by wife as well as husband.

DEPOSITIONS of any witness desired in a case may be taken under commission with interrogatories propounded by the respective parties, or by oral examination after ten days' notice of the time and place of taking deposition. Testimony may also be perpetuated where suits are anticipated. Parties to suits may be required to give deposition in answer to direct interrogatories, unless one of the parties is a corporation. Depositions may be taken by officers authorized to take affidavits. (See Affidavits.) The witness must subscribe and swear to his answers, and officer must so certify under his official seal and signature. The deposition must be sealed in an envelope, with name of case and name of witness indorsed, and name of officer taking it indorsed across seal of envelope. It must be addressed to the clerk of court where suit is pending, and may be sent by mail, in which case the postmaster at mailing office must indorse his receipt on it, showing receipt from "hands of officer taking it." Or it may be sent by carrier, who on delivering it will make oath showing constant possession of and no change in deposition.

FORM OF DEPOSITION.

No.....
....., Plaintiff, vs....., Defendant. In.....
Court, ... County, Texas.
State of....., County of.....

By the authority of the commission directed to me and interrogatories accompanying the same, which are hereto attached, from the clerk of the District Court of Travis County, Texas, in the above numbered and entitled cause pending

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in said court, I caused to come before me at.....
County, State of....., aforesaid, the witness.....therein named, a resident of.....County, State of..... who being by me duly sworn to speak the truth, the whole truth and nothing but the truth in answer to the several interrogatories and cross-interrogatories in said cause propounded to him, proceeded to answer the same as follows:

In answer to the first Int. he answers, etc. The witness must then sign his answers. (Conclusion.)

State of .....
County of.....

I (give name and official character of officer), do hereby certify that the foregoing answers of....., the witness before named, were made before me, and were sworn to before me at my office in the said county and state aforesaid on this..... day of....., A. D..... by the said ....., in witness of which I hereto set my hand and official seal.

(L. S.) .....
Notary Public (or other title).

In and for..... County, State of.....
Fees for taking this deposition, $.....

HOMESTEAD.—Property reserved to every family from forced sale. The homestead of the family. The homestead shall consist of two hundred acres of land in the country, which may be in one or more parcels, with the improvements; in a city, town or village, of a lot or lots not to exceed in value five thousand dollars at the time of their designation as the homestead, without reference to the value of any improvements, provided it is used for the purpose of a home or the place of business for the head of a family.

INTEREST AND USURY.—Where no specific rate is contracted for, six per cent is the legal interest, from and after the date when the demand is due. Open accounts, under the same circumstances, bear the legal rate of six per cent from the first day of January after they are made. Parties may contract for as high a rate as ten per cent per annum. A higher rate than that is usury and makes void the whole rate of interest, but the principal may be recovered. Judgments bear legal interest, unless the contract on which they are based bear a larger rate; then they bear this rate if it does not exceed ten per cent.

Attorney's fees not taxable as costs, but where stipulated for in obligation sued on they are recovered as part of debt.

LIMITATIONS OF ACTIONS.—Actions for the recovery of realty are barred in three years, where there has been peaceable and adverse possession for that time under the title or color of title; in five years, where there has been peaceable and adverse possession, cultivating, using or enjoying the same, paying taxes thereon and claiming under a deed duly recorded for that length of time; in ten years, where there has been peaceable and adverse possession, cultivating, using or enjoying the land for that length of time. Actions for injuries to the person, malicious prosecution, libel, slander, seduction, breach of promise of marriage and for causing the death of another are barred in one year. Actions of trespass for injury to property, for detaining and for converting personal property, for debt not evidenced by written contract and upon open accounts, excepting current accounts between merchant and merchant, their factors or agents, are barred in two years. Actions for debt founded on or evidenced by written contract to enforce penalty or damages of a bond for the conveyance of realty, between co-partners for a settlement of accounts, and mutual and current accounts between merchant and merchant, their factors and agents, are barred in four years. Persons under disability of minority, imprisonment and unsound mind have the statutory period after removal of disabilities. By act of first of April, 1895, the disability of married women, by reason of coverture, is removed, but twelve months is allowed in which they may sue as under old law on actions not barred thereunder.

MARRIED WOMEN.—Females under twenty-one years of age, who may marry in accordance with the laws of this state, are deemed of full age, and entitled to all the rights and privileges of full age. All property, both real and personal, of the husband or the wife owned or claimed by him (or her) before marriage, and that acquired afterwards by gift, devise or descent, as also the increase of all lands thus acquired, remain the separate property of the respective parties. The husband, during the marriage, has the management of the separate property of his wife. All property acquired by the husband and wife during marriage, except in the manner heretofore enumerated, is the common or community property, and during the marriage may be disposed of by the husband without the consent of his wife; it is liable for the debts of the husband and for the debts of the wife contracted by her during coverture for necessaries.

The husband and wife may be jointly sued for all debts contracted by the wife for necessaries furnished herself and children, and for all expenses which may have been incurred by the wife for the benefit of her separate property, and in such case the court may decree that execution be levied upon either the common property or, on failure of such property, on the separate property of the wife.

A married woman cannot contract as a partner in business, nor embark her separate means in trade. She may give security for her husband's debt, however, by privy examination and acknowledgement. See "Descent and Distribution." By

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chapter 52, Laws, 1911, any married woman within the State may, jointly and by the execution of deed of trust or mortgage on her separate property therefor, with the consent of her husband, apply to the district court of the county in which she may be a bona fide resident for judgment or order of the court removing her disabilities of coverture. The court may on such petition order or decree that she may thereafter in her own name contract and be contracted with, sue and be sued, subjecting her property to her debts, and rendering her obligations binding upon her. But she cannot convey or encumber her separate real property except as under the prior laws.

MORTGAGES AND TRUST DEEDS.—Are upon the same footing and governed by the same laws generally as deeds, with the addition that it is made a highly penal offense for the mortgagor, after the execution of the mortgage, to deal fraudulently with the mortgaged property so as to defeat the lien. All mortgages, to be good against third persons, must be recorded in the county where the property is situated, unless such third persons have actual notice or reasonable information thereof.

All mortgages and deeds of trust upon lands or chattels are but securities. The legal estate remains in the mortgagor. Power of sale of real estate ceases to be operative after 10 years after maturity of secured indebtedness. Suit to recover real estate, under vender's lien for purchase money, to be brought within 10 years from time right of action accrued. If the mortgagee die the mortgage is treated as a chattel interest; if the mortgagor die, whatever may be the form of the deed, it has to be foreclosed by decree of court. The foreclosure is by suit, with prayer for judgment and sale. The equity of redemption continues until the sale; but there is no redemption after sale. An executor or administrator may release a mortgage upon payment.

Mortgages are discharged by payment, no record of discharge being necessary, except to show perfect chain of title on records.

No mortgage, trust deed or lien is valid on the homestead except for the purchase-money or improvements made thereon, and all sales of the homestead involving any condition of defeasance are void. Wife need not join in a mortgage except upon her own property and in deeds of trust given to secure advances for improvement of homestead.

REDEMPTION OF REAL ESTATE.—No right of redemption of real estate after foreclosure under mortgages or deeds of trust exists. Property sold for taxes may be redeemed by owner within two years by paying double amount of bid of purchaser.

TAX LAWS.—We have a direct ad valorem tax, poll tax and occupation tax levied annually by the state, and like taxation by counties and cities, towns and villages. All property shall be listed and assessed in the county where situated. Taxes are payable on property by the person owning it on the first of January. They become due on the following first of October and must be paid by next first of January to avoid penalties.

All corporations pay a franchise tax of $10 per year, payable on May 1st of each year.

TRUST DEEDS.—See Mortgages and Trust Deeds.

USURY.—See Interest and Usury.

WILLS.—All persons of sound mind and twenty-one years of age, or who may be or may have been lawfully married, may dispose of all their property, real and personal, by will, which, if not wholly written by testator, shall be attested by two or more credible witnesses above the age of fourteen years, who must subscribe their names thereto in presence of the testator.

Applications for the probate of a will must be made to the county court of the proper county within four years from the death of the testator. Notice of the application must be given ten days before it can be heard.

Wills may be probated: 1. In the county where deceased resided; if he had a domicile or fixed place of residence in the state. 2. If he had no domicile or fixed place of residence, but died in the state, either in the county where the principal property of deceased was at the time of his death or in the county where he died. 3. If he had no domicile or fixed place of residence, and died without the state, in the county where his nearest of kin may reside. 4. But if he had no kindred in the state, then in the county where his principal estate may be situated.

A written will may be proved by the affidavit in writing, taken in open court, of one of the subscribing witnesses. If all the witnesses are non-residents of the county or are unable to attend the court, the will may be proved by the testimony of one or more of such witnesses, taken by deposition. If none of the witnesses are living the will may be probated by the testimony of two witnesses to the handwriting of the subscribing witnesses, and also of the testator, if he was able to write, which proof may be either by affidavit in open court or by deposition.

Any person interested in the will may, within four years from its being admitted to probate, institute suit to contest its validity, provided infants, femes covert, etc., shall have like time after removal of disabilities. The will may be attached for forgery or fraud within four years after discovery, with saving as to infants, etc., as above.

A will which has been probated in another state or country can be probated here. In such case, a copy of such will, certified by the clerk under seal, with certificate of the judge or presiding magistrate of the court where it was probated that the attestation is in due form, may be filed and recorded, and have the

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same effect as the original will, if probated here. Provided, however, there must be a regular application for probate, and such probate may be contested in the same manner as the original might have been.

The husband or wife may, by last will and testament, give power to the survivor of the marriage to keep his (or her) separate property together until each of the several heirs shall become of lawful age, and to control and manage the same, provided the survivor is the father or mother of the minor heirs, and provided further that any child or heir entitled to any part of the property shall, on becoming of age, be entitled to receive his or her distributive share.

There is no particular form of wills under the laws of Texas.

No nuncupative will shall be proved within fourteen days after the death of the testator, nor until those who would have been entitled by inheritance had there been no will have been summoned to contest the same if they desire to do so. Nor shall any such will be probated after six months have elapsed from the time of speaking the pretended testamentary words, unless the same or substance thereof shall have been committed to writing within six days after making such will; nor unless the testimony or the substance thereof shall have been committed to writing within six days after making the will. Nor shall any such will be probated unless it be made in the time of the last sickness of the deceased, at his habitation or where he has resided for ten days next preceding, except when the deceased is taken sick away from home and dies, before he returns to such habitation. No nuncupative will shall be probated unless it be proved by three credible witnesses that the testator called on some person to take notice or bear testimony that such is his will or words of like import, and if the testimony of such witnesses differs materially as to the testamentary words spoken, or as to the testator's calling upon some one to witness the same, the will shall not be admitted to probate. Any soldier in actual military service, or any marine or seamen being at sea may dispose of his chattels without regard to the foregoing provisions.

Any person competent to make a written will may dispose of his personal property by a nuncupative will made under the above conditions and limitations.

FORM OF WARRANTY DEED.

The State of Texas,
County of.....

Know all men by these presents, that I, ... of the..... (give name of city, town or county), in the state aforesaid, for and in consideration of..... dollars, to me in hand paid by..... have granted, sold and conveyed and by these presents do grant, sell and convey unto the said ..... of the.....(give name of city, town or county), in the State of.....all that certain.....(describe the premises); to have and to hold the above described premises, together with all and singular the rights and appurtenances thereto in any wise belonging, until the said..... ....., his heirs or assigns forever. And I do hereby bind myself, my heirs, executors and administrators to warrant and forever defend all and singular the said premises unto the said....., his heirs and assigns, against every person whomsoever, lawfully claiming or to claim the same or any part thereof.

Witness my hand, this.....day of....., A. D. 19....

Signed and delivered in
the presence of

....
....

FORM OF ACKNOWLEDGMENT.

For Husbands or Single Persons.

The State of.....
County of.....

Before me, ... in and for said county, on this day personally appeared.....known to me (or proven to me on oath of..... .....) to be the person.. whose name.....subscribed to the foregoing instrument, and acknowledged to me that.....executed and delivered the same for the purposes and consideration therein expressed.

Given under my hand and seal of office this..... day of....., A. D. 19..
.....

Married Women.

The State of.....
County of.....

Before me, ... in and for.....County, Texas, on this day personally appeared....., wife of..... known to me to be the person whose name is subscribed to the foregoing instrument, and having been examined by me privily and apart from her husband, and having the same fully explained to her, she, the said..... acknowledged such instrument to be her act and deed, and declared that she had willingly signed the same for the purposes and consideration therein expressed and that she did not wish to retract it.

Given under my hand and seal of office, this.....day of....., A. D. 19..
.....
.....

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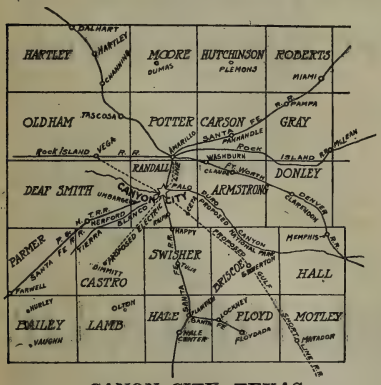

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Earnest & Earnest "
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Thomas Covey C "
Willson John W Realty Co "
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Crouch O L "
Graham & Cook "
Harris W F "
Howerton & Co "
Sartain W H "
Henderson & Robison (Morris Co) Daingerfield
Griffith & Co (Dallam Co) Dalhart
Neville B F "
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Tinsley Leslie "
Adams R E Realty Co, 901½ Elm (Dallas Co) Dallas
Aldredge & Co, 1007 Main "
Alexander Bonner, 209 N Texas bldg Dallas
Allen H Y, 285 Main "
American Land & Inv Co, 610 Scollard bldg "
Anderson Z J, 108 Field "
Andrews J R, 505 Guaranty Bk bldg "
ATLAS LOAN & INVESTMENT CO, 313 Trust Bldg (see adv) "
Baker M N, 281 Elm "
Battle J F & Son, 1801 Main "
Becker L F, 403 Scollard bldg "
Bennett Co The, 200 Guaranty Bk bldg "
Biard Dev Co, 406 N Texas bldg "
Birmingham H S, Scollard bldg "
Bishop A T, 207 Slaughter bldg "
Blewett Joe L, 211 Linz bldg "
Bolles C M, 1513 Main "
Bowser O P & Co, 1101 Main "
Boyle F W, 1301 Commerce "
Brannin C P, 111 Field "
Burgher B M & Co, 111 Martin "
Burt H R, 1310 Commerce "
Caldwell C D, 1803½ Main "
Callahan & Raines, 109 Stone "
Caven Realty Co, 105 Field "
Clark L B, 1801 Main "
Cloud C G, 1101 Main "
Cole E V & Co, 1515 Main "
Cole J D, 607 Slaughter bldg "
Collins & Spann, 108 Field "
Commercial Inv Co, 1009 Main "
Compere Realty Co, 1310 Commerce "
Conn & Brent, 1801 Main "
Crotty & Miller (Inc), 1307 Commerce "
Crutcher Bros, 1514 Main "
CULLUM J D & CO, 1209 Main "
DAY LAND CO THE, 510 Slaughter Bldg "
DEALEY REALTY COMPANY, Commerce and Field "
DeGuire A L Realty Co, 1613½ Main "
Diamond W L & Co, 905 Main "
Dixon J W, 1303 Main "
Ellis J H, 105 Field "
Exline A S & Co, 105 Field "
Felton & Morgan, 1209 Main "
Ferguson H W, 203 Linz bldg "
Finley J Knox & Co, 303 Scollard bldg "
Fishburn S A, 1017 Commerce "
Fisher & Fisher, 111 Martin "
Foster E W, 109 Poydras "

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Gillespie-Holifield Co, 1801 Main "
GILLESPIE & RUCKER, 111 Field (see adv) "
Gorfray E H, 607 Juanita bldg "
Graham Realty Co, 407 Slaughter bldg "
Grant J E Co, 111 Martin "
Gratis Townsite Land & Dev Co, 210 Guaranty Bank bldg "
Gulick J A, Scollard bldg "
Guyton Jas, 109 Stone "
Hale & MacGowan, 816 Praetorian bldg "
Hann A R, 308 Scollard bldg "
Hann & Kendall, 1306 Commerce "
Hartman & Page, 601 Praetorian bldg "
Hayden A A & Co, 1007 Main "
Hervey B P Co, 205 Scollard bldg "
Higgins & Pfouts, Scollard bldg "
Hodge A L, 625 Wilson bldg "
HOLMAN C G, 511 Wilson bldg "
HUGHES WILL & LEE, 108 Field "
Israel L M Mrs, 1513 Main "
Jackson Bldg Co, 307 Praetorian bldg "
JACKSON J H, 104½ Field "
Jacoby, Cochran & Watts, 1801 Main "
JESTER F G & CO, 602 Scollard Bldg "
JOHNSON J S REALTY CO, 1301 Commerce "
Johnson Wm S, Imperial Hotel "
Jones Phillips, 11 Gaston bldg "
Julian B E & Co, 307 Praetorian bldg "
Keeney-Gardner Realty Co, 1513 Main "
Kirby & Smith, 905 Main "
Kirk S S, 1513 Main "
Kirkpatrick A B, 1407 Main "
Kirkpatrick A F, 203 Scollard bldg "
Laughlin F M, 109 Stone "
Leslie H T, 601 Scollard bldg "
Lewis Henry & Co, 105 Field "
Linebarger Bros, 210 Guaranty Bk bldg "
Lively & Cochran, 108 Field "
McAller J A & Co, 525 Wilson bldg "
Manefee W K, 326 Wilson bldg "
Metropolitan Inv Co, 1004 Commerce "
Middleton & Co, 105 Field Dallas
MILAM CO, 109 Stone (see adv) "

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Munden J C & Co, 1209 Main "
Murff L A Realty Co, 328 Wilson bldg "
Murphy & Bolanz, 1004 Commerce "
Murray Realty Co, 1209 Main "
OVERTON J H & CO, 511 Wilson Bldg "
Payne & Greenfield, 602 Scollard bldg "
Peak June, 105 Field "
Phoenix Land Co of Dallas, 218 N Texas bldg "
Pickett E P, 307 Slaughter bldg "
Prather A M, 1611 Commerce "
Prather W H, 107 Field "
Provine W L, 502 Guaranty Bk bldg "
Pruitt M B, 326 Wilson bldg "
Putnam & McWilliams, 1801 Main "
Robinson D A, 109 Stone "
Russell Realty Co, 1303 Commerce "
Scarff Wm B, 1021 Main "
Scott Bros, 109 N Poydras "
Scripture R C, 310 N Texas bldg "
Skiles, R T, 207 Scollard bldg "
Smith Co, 1513 Main "
Smith Russell L Co, 102 Field "
Smith Sydney jr, 303 Scollard bldg "
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Stevenson C & Co, 620 Wilson bldg "
Styron W R, 109 Martin "
Talbot-Torbert Co, 317 Praetorian bldg "
TEXAS BUSINESS BUREAU & REALTY CO, 307 Slaughter bldg "
Texas Land Co, 413 Praetorian bldg "
Texas Land & Mortgage Co, Sommerce and Field "
Texas Realty Co, 132 S Ervay "
Thetford H M, 147 S Ervay "
Thomas Bros, 1400 Main "
Thomas J F & Co, 2013 Elm "
Thomas & Bartley, 307 Praetorian bldg "
TURNER J ELMER, 1021 Commerce "
TURNER & TURNER, 1310 Commerce (see right top lines and adv) "
Tyre Realty Co, 507 Slaughter bldg "
United Land & Dev Co, 703 Slaughter bldg "
Usry J T, 639 Wilson bldg "
Vesey J B, 827 Wilson bldg "
Weatherington A J, 1801 Main "
West & West, 1101 Main "
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Crump C C (Bowie Co) De Kalb
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Merritt & Green "
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Security Land Co "
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GRAYSON COUNTY ABSTRACT CO "
Howard J E, 108 N Rush "
KOHFELDT FRANZ, 122 W Main "
Munson & Bro, Munson blk "
Pener H L "
Reardon T E, 106 N Rush av "
Riviere A B, 228 W Main "
Sturgis E C, 224½ W Main "
Williams & Sharp, Security bldg "
Blewett E L (Denton Co) Denton
Brown E T "
Denton Trust Co "
Eagan & Chandler "
Fulton L "
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McCormick W L "
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[See adv. p. 7]

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Watson Peter F — "
Glasgow, Green & Davis (Dickens Co) — Dickens
DICKINSON REALTY CO (Galveston Co) (see adv) — Dickinson
Hopkins R B (Frio Co) — Dilley
Hugo O G — "
McAfee J B — "
Southwest Texas Land Co — "
Cash Harvey (Castro Co) — Dimmitt
Conner Arch — "
Warren Jesse — "
Woodley B D — "
Donie Land Co (Freestone Co) — Donie
Logan & Eubank (Hidalgo Co) — Donna
Cole A L (Erath Co) — Dublin
Crawford John — "
Moore County Land Co (Moore Co) — Dumas
Morton & Wynn — "
Johnson & Westcott (Colorado Co) — Eagle Lake
MacGregor Jno G — "
Strickland W S — "
Vineyard B L — "
Waugh A M — "
Westmoreland J R — "
Dolch, Owen & Boehmer (Maverick Co) — Eagle Pass
King B V — "
Sanford & Douglass — "
Connelle C U (Eastland Co) — Eastland
Scott & Brelsford — "
Bigham & Whisenand (Jackson Co) — Edna
McCrory W W — "
Rowlett J O — "
Scott & Pierce — "
Taylor H O — "
Wick & Hawkins — "
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Duson & Duson — "
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EL CAMPO LAND CO — "
GULF COAST LAND & INVESTMENT CO — "
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Electra Land Co — "
Flusche Emil — "
Woodward Geo L — "
Hill M H (Bastrop Co) — Elgin
Keehle Walter — "
Liard J E B — "
Rivers W C — "
Smith J O & Co — "
Webb C W — Elgin
Tyler H O (Anderson Co) — Elkhart
Aldereta & Escajeda (El Paso Co) — El Paso
Altura Realty Co, 204 Texas — "
Austin & Marr, 200 Texas — "
Behr & Watts, 114 Pioneer Plaza — "
Broadless & Leavell, 216 Texas — "
Brock & Co, 18 Buckler bldg — "
Buchoy & Schuster, 114 St Louis — "
Cassidy & Davidson, 5 Buckler bldg — "
Coles A R & Bros, 101 N Oregon — "
Conklin T H — "
Daugherty J S, 18 Buckler bldg — "
Davis Developing Co, 512 Trust bldg — "
Dockery & Co — "
Dorlandt R L, 205 Texas — "
Downing W T, 204 Texas — "
Dunne J M, 204½ Texas — "
East El Paso Town Co, 200 Texas — "
El Paso Commercial Co, 1 Munday bldg — "
El Paso Land Imp Co, 307 N Oregon — "
El Paso Real Estate Exch — "
El Paso Realty & Inv Co — "
Fisk J R, Trust bldg — "
Foster C R, 6 Pioneer Plaza — "
Goff & Wells, 209 St Louis — "
Government Hill Co, 305 N Oregon — "
Grand View Realty Co, 226 Mesa av — "
Gt Texas Realty Co, Trust bldg — "
Hammett B F Realty Co, 204½ Texas — "
Hardie Bradford, 201 Texas — "
Hatton Realty Co, 224 Mesa av — "
Hawkins Bros, 205 Mesa av — "
Highlands Realty Co, 226 Mesa av — "
Hill Samuel, 207 St Louis — "
HODGE REALTY CO, 9 Buckler block — "
Holland & Kilpatrick, 214½ Texas — "
Howell H L, Moorehouse bldg — "
Hughes E P, 307 N Oregon — "
Kettler-Murphy Land Co — "
Latta & Hopper, 305 N Oregon — "
Lone Star Land Co, 202 Texas — "
Long W H, 218 S Kansas — "
Loomis Bros, 204 Texas — "
McLean H A, 214½ Texas — "
McNally G W, 8 Munday bldg — "
Magoffin J W, 105 S Oregon — "
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Military Heights Land Co, 117 San Francisco "
Miller Mark & Co, 306 Trust bldg "
Moeller Wm, 117 San Francisco "
Murdock J A, 107 San Francisco "
Newman Inv Co, 226 Mesa av "
Newman & Son "
Orndorff Lee H, 209 St Louis "
Loomis Bros, 204 Texas "
McCord & Arpin, 204 Texas "
Ortiz Cruz, 305½ N Oregon "
Page Co, 301 N Oregon "
Pass City Realty Co, 219 Mesa av "
Payne W F, 307 N Oregon El Paso
Pence Bros "
Pennebaker E S, 201½ Mesa av "
Porter W E, 113 Mesa av "
Reed R W, 205 Texas "
Rider W L, City Bank bldg "
Smith J H, 25 Buckler bldg "
Southwestern Realty Co, 211 Mesa av "
Stevens H B, 7 Pioneer plaza "
Talbot E K, 107 San Francisco "
Tobin F R, 209 Mesa av "
Turner & Davis, 106 Texas "
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Boyle, Woody & Travis (Crosby Co) Emma
Covington E B "
Lamar W D "
Banner C M (Ellis Co) Ennis
Giddings Jno J "
Grundy & Delaney (Hall Co) Estelline
Anderson J G (Freestone Co) Fairfield
Boyd W R "
Compton R N Land & Abstract Co "
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Sims Walter L "
Holloway T W (Ellis Co) Ferris
Pitts & Smith "
Nesesta C E (Fayette Co) Flatonia
Preston J C (Williamson Co) Florence
Floresville Realty Co (Wilson Co) Floresville
Morris S A "
Wiseman Bros "
Duncan A B (Floyd Co) Floydada
Floyd County Land Co "
Golden-Adams Realty "
Massie W M "
Shipley & Shipley "
Fluvanna Development Co (Scurry Co) Fluvanna
Fluvanna Townsite Co "
Brooks & Jones (Kaufman Co) Forney
Roddy J J "
Stewart James (Jeff Davis Co) Fort Davis
Thompson S A "
Fowler & Hazeltine (Pecos Co) Fort Stockton
Johnson Howell "
Allen G R, 502½ Main (Tarrant Co) Fort Worth
Allen J E H, 109½ W 2d "
ALLEN & SCOTT, 210 Ft Worth Natl Bank Bldg "
Andrews T C, 113 E 4th "
Arlington Heights Realty Co, 406 Flatiron bldg Fort Worth
Arthur W A, 200 Wheat bldg "
Bailey Land Co, 406 F & M Bank bldg "
Baker A T & Co, 1010 Main "
BARKLEY L M & CO, 512 First Natl Bank Bldg "
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Bury H G, 812A Houston "
C R I & G Ry, 213 Western Bank bldg "
Calvert W M & Co, 1423 N Main "
Carb Isidore, 512 Main "
Carpenter A D, 501 Flatiron bldg "
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DIRKS M H & CO, 310 W 7th "
Dobson Realty Co, 324 Western Natl Bank bldg "
Draughon J W & Co, 4 Dundee bldg "
Eggleston J E, 115 Essex "
ELLIS JAMES M, 201 Western Natl Bank Bldg "
Ellis M G, 906 Lamar "
Ellis & Kynard, 301 Flatiron bldg "
EVANS A N & CO, Reference American Natl Bank, 1-2 Dundee Bldg "
Evans J A, 18 Dundee bldg "
EVANS & CAMBRON, 202½ Main "
Fidelity Trust Co, Continental Bk bldg "
Fields R O & Co, 203 Moore bldg "
Fitzhugh Geo W, 103½ 7th "
Fitzhugh W B & Co, 1st Natl Bk bldg "
Fleming & Roberson, 302 Houston "
Fly W C & Co, 206 Wheat bldg Fort Worth
Ft Worth Real Estate & Building Co, 301 Ft Worth Natl Bk bldg "
Fosdick E E & Co, 210 W 7th "
French J V & Co, 110 W 9th "
Fuller Wm L, 115 Live Stock Exch bldg "
Gamble L P Realty Co, 908½ Main "
Gay-Pressley Realty Co, 25 Dundee bldg "
Gilliland & Harwood, 406 Ft Worth Natl Bank "
GOFF ED B & CO, 703½ Main (see adv) "
Goldgraber J N & Co, Exchange av "
Goldthwaite H B, 403 Ft Worth Natl Bank "
Gooch T M, 10 Dundee bldg "
Grady & Barcroft, 113 E 4th "
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Hart & Dayton, 605½ Houston "
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Hill Realty Co, 24 Dundee bldg "
Hindman M E, 21 Dundee bldg "
Holland G B, n e cor Azle and Bryan "
Howell & Clark, 202 Reynolds bldg "
Hunt P W, 312 F & M Bank "
Hunter H S, 411 1st Natl Bk "
Hyde Park Land Co, 508 Ft Worth Natl Bank "
Ingraham John A, 407½ Main "
Irwin W H, 302 Flatiron bldg "
James R L Realty Co, 709½ Main "
Jewell H V, 207 W 10th "
Jewell Lon & Co, 104 W 11th "
Johnson-Anderson Co, 403 Fort Worth Natl Bank "
Johnson Hugh M, 115 E 4th "
Johnson J T Realty Co, 908½ Main "
Jones A C, 200 Reynolds bldg "
Jones Frank D, 211 Wheat bldg "
Kendricks & Pritchard, 1406 N Main "
KITCHEN-VAUGHN REALTY CO, 506½ Main (see adv) "
Knight L T & Co, 711 Main "
Knott C S & Sons, 711 1st Natl Bk "
Kuykendall Inv Co, 612 1st Natl Bank bldg "
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LLOYD A D, 401 Flatiron Bldg "
Loving Geo B & Co, 406 F & M Bank bldg "
Luse R G & Co, 1207½ Main "
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McIntosh C F & Co, 311 Reynolds bldg "
McKee Kendrick C, 108 W 6th "
McMath & Co, 502½ Main "
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McNamara James, 304 Commerce "
McQuerry Realty Co, 2500 Prairie av "
Main St Realty Co, N Main and 20th "
Massie Realty Co, 702½ Main "
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Mussett J P, Polytechnic Hgts "
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National Realty Co, 906 1st Natl Bank "
Neathery R E, 324 Western Natl Bank "
North Ft Worth Townsite Co, 2359 Main "
North Texas Realty Co, 511 1st Natl Bank "
O K Realty Co, Polytechnic Hgts "
Park A F, 301 Flatiron bldg "
Parker Robt J, 812 Houston "
Patterson W A, 311 Reynolds bldg "
Pattie H L, 409 F & M Nat Bank "
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Post A A, 112 W 11th "
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Price Joel H, 10 Dundee bldg "
Progressive Realty & Inv Co, 513½ Main "
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Reeves J G & Co, 2 Wheat bldg "
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Wellington J F jr, 409 Continental Bank bldg "
West Ft Worth Land Co, Flatiron bldg "
West Texas Townsite Co, 611 Flatiron bldg "
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Foster Hoskins, 305½ 22d "
Fox L F, 221 22d "
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Hanna John, 2222 Mechanic "
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Hervey C O, 504 Tremont "
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Jaines & Colby, Security bldg "
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Neynaber Chas, 221 22d "
Pabst Fred C, 2304 Strand "
Port Bolivar City Co, 211 Tremont "
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Riddell J W, 523 Tremont "
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Stevenson & Stevenson "
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Eidson J R (Hamilton Co) Hamilton
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McInnish J E "
McKenzie B W "
Rice P M "
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Secrest J E "
Walker & McInnish "
White T M "
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CAPITAL—SALT LAKE CITY.

Population of State, 373,351.
(U. S. Census, 1910.)

Utah belonged to Mexico until 1848, when it was ceded to the United States by the treaty of Guadalupe Hidalgo. It was a Territory from September 9, 1850, to January 4, 1896, when it was admitted to the Union as the forty-fifth State. It occupies an important position in the great group of trans-Mississippi states. It is situated between the parallels of 37 and 42 degrees north latitude and the meridians of 109 and 114 degrees west of Greenwich. On the same parallels are Colorado, Kansas, Missouri, Southern Illinois, Kentucky, Virginia, Spain, Italy, Greece, Turkey and Corea. The state adjoins Colorado, Nevada, Arizona and Idaho. It is about 275 miles in width and 345 miles in length. Its total area is 84,928 square miles; its land area is 82,096 square miles (52,541,440 acres); its water area is 2,832 square miles (1,812,480 acres). Its valleys are elevated from 2,700 to 7,000 feet above the sea. Some of its mountain peaks reach a height of from 12,000 to 13,687 feet. The Wasatch Mountains traverse its center and the Uintahs cross its upper half. It is a region of snow-clad mountains and broad, beautiful valleys. Many streams flow from the elevations and meander through the vales. Its largest body of water is the great Salt Lake, covering an area of about 2,500 square miles. This is a far-famed feature of its topography. The waters of the lake are heavily charged with mineral solids, containing about 18 per cent. About 16 2-3 per cent of this being salt and sulphate of soda numerous salt refineries dot its shores, the product being unrivaled in quality. Owing to the density of the water it is impossible to sink in it and the effect of a bath is most exhilarating. There are also a number of fresh water lakes of considerable size, the largest being Utah Lake, with a surface area of 125 square miles.

Extending from Idaho to Arizona northerly and southerly through the state is a chain of fertile valleys, some of which are twenty miles wide. These valleys differ in altitude, each growing the products of field and orchard to which the climatic conditions are most favorable. The most northern in this chain is Cache Valley, having an altitude of 4,400 feet. Here are raised the hardier fruits, grains and vegetables. The southern valley in the chain is the Rio Virgin, in Washington county, where the land is exceedingly productive. This portion of the state is semi-tropical and its soil and climate adapt it to the production of not only many of the hardier fruits but of nectarines, almonds, figs, grapes and pomegranates. Flowers bloom in this valley in December and cotton is extensively grown. Outdoor gardening begins here in the latter part of January, and snow and frost are almost unknown. Between these extremes of the chain are situated many valleys under a high state of cultivation. The eastern half of the state is drained into the Colorado. The mountain ranges usually run north and south and nearly all of them contain zones of precious metals.

Probaly no other state in the Union has within its borders such a variety of resources. No other state could be so nearly independent and self-supporting. If intercourse with the outside world were totally cut off there are very few of the necessaries or luxuries that could not be produced in abundance within the boundaries of Utah. It is an empire within itself. This fact will be easily realized by a study of the endless varieties of products it annually yields. It is a land flowing with milk and honey, a land of productive farms and fruit-yielding orchards; of vineyards and gardens; of industrious people whose vocations are multifarious, but who depend largely upon the fruitfulness of Mother Earth, and who also follow the occupation of ranchmen and sheep grower; whose live stock "cover a thousand hills" and whose products greatly exceed home consumption and find a ready market in states roundabout; whose factories, mills and mines give employment to thousands and send their wealth coursing through the arteries of trade, thus adding to the wealth and well-being of a people already prosperous and contented.

While agriculture was and probably always will be the real basis of wealth in Utah, still the fact must be noted that mining has become a mighty industry —an industry that now adds its millions of gold, copper, silver, lead, iron and coal annually to the state until it stands fourth or fifth in the rank of metal producers, with the prospect of moving up still further in the column. Among its mines are some of the best that have ever been discovered in this country, and their dividends are as certain as the interest upon government bonds. The money that is pouring into the coffers of their fortunate owners is making them rich beyond the dreams of avarice. Investments from this direction are developing resources and turning the wheels of industry in every part of the state. Handsome homes and big business blocks are being erected, while millions are being spent in railroad construction and betterments. Altogether the outlook, from an industrial point of view, is very bright, and a prosperous future for Utah can be as easilly foretold as an astronomical or other event of science.

FINE FARMS for sale in Manaska Co., Iowa, the section directly tributary to Osakloosa, where the lands of the matchless Mississippi Valley reach the acme of desirableness.
HARRY E. DAVIS.
(See adv. opp. Real Estate Dealers of Osakloosa, Ia.)

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Within the extremes of Utah there are produced all the hardier varieties of fruits and vegetables common to the colder sections of the United States; all the kinds that are grown in the temperate zone and many that are produced in the semi-tropical sections, such as pomegranates, figs and almonds. Even cotton is successfully grown. The production of silk has become quite a factor, and is commanding wide attention. During recent years the manufacture of beet sugar has assumed vast proportions, and like the products of farms, orchards, mines and mills, will in 1911 break all the records of the past.

The climatic and scenic attractions of Utah are among the best in all this favored land. The sun shines more than 300 days in the year. There are cool places near at hand in the summer time, and warm ones in winter; resorts where the flush of health is brought back to the invalid, and where the strong are made more vigorous. Pure air, thermal springs, salt and fresh water baths and breezes from mountains and inland sea all contribute their quota to the general benefit. In the matter of rugged scenes and pictures unusual Utah is more richly endowed than Switzerland, and its fame as a wonderland in this land of wonders is destined to become world famous.

POPULATION OF INCORPORATED CITIES, TOWNS AND VILLAGES—U. S. CENSUS, 1910.

Alpine	496	Huntington	800	Park City	3,439
American Fork	2,797	Hyde Park	699	Parowan	1,156
Bear River	463	Hyrum	1,833	Payson	2,397
Beaver	1,899	Kanab	733	Pleasant Grove	1,618
Bingham	2,881	Kanosh	513	Price	1,021
Bountiful	1,677	Kaysville	887	Providence	1,020
Brigham	3,685	Lehi	2,964	Provo City	8,925
Castle Dale	693	Levan	722	Randolph	533
Cedar	1,705	Lewiston	989	Redmond	547
Charleston	283	Logan	7,522	Richfield	2,559
Clarkston	564	Manti	2,423	Richmond	1,562
Coalville	976	Mapletown	534	St. George	1,769
Corinne	231	Meadow	331	Salem	693
Elsinore	656	Mendon	459	Salina	1,082
Emery	525	Mercur	1,047	Salt Lake City	92,777
Ephraim	2,296	Midvale	1,760	Sandy	1,037
Escalante	846	Midway	838	Santaquin	915
Eureka	3,416	Milford	1,014	Scipio	546
Fairview	1,218	Millville	353	Smithfield	1,865
Farmington	1,231	Minersville	591	Spanish Fork	3,464
Feron	651	Moab	615	Spring City	1,100
Fillmore	1,191	Monroe	1,227	Springville	3,356
Forest Dale	1,549	Morgan	756	Stockton	258
Fountain Green	875	Moroni	1,223	Tooele	2,753
Garland	600	Mt. Pleasant	2,280	Tremonton	303
Glenwood	359	Murray	4,057	Tropic	358
Goshen	470	Nephi	2,759	Vernal	836
Grantsville	1,154	Newton	515	Wales	294
Green River	628	Ogden	25,580	Washington	424
Gunnison	950	Ophir	254	Wellington	358
Heber	2,031	Orangeville	648	Wellsville	1,195
Helper	816	Panguitch	1,338	Willard	577
Hinckley	553	Paradise	620		

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LIST OF COUNTY OFFICERS.

County.	County Seat.	County Clerk.	Recorder.	Treasurer.
Beaver	Beaver	G. C. Murdock	Agnes Edwards	G. B. Skumir.
Boxelder	Brigham	A. Ipsen	Rose H. Neeley	M. J. Richards.
Cache	Logan	R. W. James	Mary D. Beach	P. Austin.
Carbon	Price	G. Jones	G. Jones	R. Williams.
Davis	Farmington	H. O. Pack	Hulda L. Miller	J. K. Nelson.
Emery	Castle Dale	C. T. Bowen	A. G. Jewkes	O. Sorenson.
Garfield	Panguitch	J. T. Partridge	Ann Cooper	W. T. Owens.
Grand	Moab	A. A. Neff	A. A. Neff	F. A. Manville.
Iron	Parowan	C. D. Adams	Mary A. Gunn	S. J. Ward.
Juab	Nephi	T. W. Vickers	Wm. Burton	A. R. Paxman.
Kane	Kanab	F. S. Broadbent	F. S. Broadbent	J. A. Brown.
Millard	Fillmore	N. A. Anderson	Jennie Ashby	John Cooper.
Morgan	Morgan	R. T. Fry	G. Y. Robbins	R. H. Welch.
Piute	Junction	W. H. Luke	Carrie Henry	J. H. Stoney.
Rich	Randolph	F. R. Morgan	Mary A. Smith	J. M. Peart.
Salt Lake	Salt Lake City	M. Z. Witcher	F. J. A. Jaques	F. C. Bassett.
San Juan	Monticello	Mrs. S. J. Rogerson	Mrs. S. J. Rogerson	Margt. Bailey.
Sanpete	Manti	O. D. Eliason	B. E. Tilby	J. A. Johnson.
Sevier	Richfield	P. Magleby	Viola Burr	H. E. Heilesen.
Summit	Coalville	J. M. Hixson	J. A. Carruth	F. Pingree.
Tooele	Tooele	M. D. Ajax	Fred Bryan	S. Johnson.
Uintah	Vernal	F. G. Bingham	Mrs. A. Longhurst	G. A. Slaugh.
Utah	Provo	M. E. Kartchner	R. R. Thorne	E. T. Palfreyman.
Wasatch	Heber	C. E. Bronson	C. E. Bronson	Lavina Murdock.
Washington	St. George	J. T. Woodbury	J. T. Woodbury	N. M. Savage.
Wayne	Loa	J. H. Curfew	J. H. Curfew	N. C. Peterson.
Weber	Ogden	S. G. Dye	J. B. Wallace	Alma D. Chambers.

PUBLIC LANDS.

Statement by Land Districts and Counties with Brief Description.

Land District—Salt Lake City.

County.	Area appropriated and unreserved. Surveyed. Acres.	Unsurveyed. Acres.	Total. Acres.	Brief description of character of unappropriated and unreserved land.
Beaver	318,194	1,069,900	1,388,094	Arid, grazing, mts.
Boxelder	1,577,246	569,952	2,147,198	Do.
Cache	54,595	299,057	293,652	Do.
Carbon	527,263	215,106	742,369	Do.
Davis	32,682	10,964	43,646	Do.
Emery	373,920	1,888,416	2,262,336	Do.
Garfield	355,589	2,263,381	2,618,970	Do.
Grand	513,524	1,381,689	1,895,213	Do.
Iron	335,427	1,102,575	1,438,002	Do.
Juab	616,357	1,164,064	1,780,421	Do.
Kane	394,266	1,995,040	2,389,306	Do.
Millard	1,230,459	2,322,034	3,552,493	Do.
Morgan	51,804	62,056	113,860	Do.
Piute	151,167	75,865	227,032	Do.
Rich	300,002	21,487	321,489	Do.
Salt Lake	23,248	29,335	52,583	Do.
San Juan	245,323	3,669,011	3,914,334	Do.
Sanpete	305,732	38,691	344,423	Do.
Sevier	530,708	207,079	737,787	Do.
Summit	121,624	7,557	129,181	Do.
Tooele	1,312,484	2,402,761	3,715,245	Do.
Utah	138,894	361,527	500,421	Do.
Wasatch	10,766	297,821	308,587	Do.
Washington	292,811	634,384	927,195	Do.
Wayne	221,782	1,214,396	1,436,178	Do.
Weber	83,973	25,211	109,184	Do.
Total	10,119,840	23,269,359	33,389,199	
Land District—Vernal.				
Uintah	1,037,619	919,709	1,957,328	Mts., mineral, agricultural.
Wasatch	609,027	.....	609,027	Do.
Total	1,646,646	919,709	2,566,335	
State total	11,766,486	24,189,068	35,955,554	

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DIGEST OF THE LAWS OF UTAH.

ALIENS.—Aliens may take property by descent and be inherited from the same as if citizens.

ASSIGNMENTS.—An insolvent debtor may make an assignment for the benefit of creditors. Claims for wages incurred within one year prior to assignment are preferred. Joint creditors may be preferred only out of joint property and individual creditors only out of individual property. There are extended statutory provisions touching the form and manner of making an assignment and the conduct of subsequent proceedings. The district court has control of the assignee and the estate. The national bankruptcy law has largely superseded the state assignment laws.

ATTACHMENTS.—Attachments of the property of the defendant may be made at the time of issuing summons, or at any time thereafter in a suit upon a judgment or a contract, express or implied, not secured by mortgage or lien on property in this state, or if so secured, when the property has become valueless without any act of plaintiff, when any of the following grounds exist, as shown by affidavit: 1. Defendant is not residing in this state. 2. Stands in defiance of an officer, or conceals himself so that process cannot be served upon him. 3. Has assigned, disposed of, or concealed, or is about to dispose of, assign or conceal any of his property with intent to defraud his creditors. 4. Has departed or is about to depart from the state, to the injury of his creditors. 5. Fraudulently contracted the debt or incurred the obligation respecting which the action is brought.

The attachment is issued upon the filing of an affidavit, setting forth one or more of the above grounds, and an undertaking in a sum not less than the amount claimed by the plaintiff, but in no case for less than two hundred dollars in district court and "city" courts, and not for less than fifty dollars in justice court and "municipal" courts, but in no case is an undertaking for a greater amount than ten thousand dollars required.

CLAIMS AGAINST ESTATES OF DECEASED PERSONS.—Preferrence in granting letters of administration is given in the following order: (1) To the surviving husband or wife; (2) children; (3) father or mother; (4) brothers or sisters; (5) grandchildren; (6) next of kin; (7) creditors. Minors, non-residents, convicts and persons objectionable because of drunkenness, improvidence or lack of integrity or of understanding are not entitled to act as administrators.

Liberal homestead privileges and allowances for family support are given the families of decedents.

Every executor or administrator must publish a notice to creditors immediately after his appointment, requiring them to exhibit their claims against the estate. Such notice must be published once a week for four successive weeks. The time within which claims must be presented is within ten months after the first publication, when the estate exceeds ten thousand dollars in value, and within four months when the estate is less. Claims upon contract not presented within time are forever barred, unless it appears to the court that claimant had no notice by reason of absence from the state, and in that event a claim may be presented at any time before final distribution.

Every claim which is due when presented shall be supported by the affidavit of the claimant, or of some person in his behalf, that the amount mentioned therein is justly due, that no payments not credited have been made, and that there are no offsets. If the claim is contingent or is not due the facts constituting the claim must be stated. Affidavits made by persons other than claimant must show the reasons why not made by claimant. If a claim is rejected, suit must be brought thereon within three months thereafter, if due, or within two months after it becomes due if the same was not due when rejected. No action may be maintained upon a claim against an estate unless the same has been presented to the administrator or executor, except that claims secured by lien or mortgage may be enforced against the security when expressly waiving all recourse against the estate.

Claims are preferred in the following order: (1) Funeral expenses; (2) expense of last sickness and allowance made to family of decedent; (3) wages of employees of decedent earned within sixty days preceding his death; (4) debts preferred by law; (5) liens upon homestead; (6) other liens; (7) other demands. No claim of any class is paid until all the claims of the preceding class are fully satisfied.

DOWER.—There is no dower or curtesy, but a wife has rights in the nature of dower. One-third in value of all the legal or equitable estates in real property, possessed by the husband at any time during marriage, and to which the wife has made no relinquishment, shall be set apart as her property in fee simple if she survive him. Property set aside under this law is free from all debts of decedent except liens for labor or material for the improvement of the same, and liens for purchase price and taxes. Value of homestead set aside to widow is to be deducted from the above distributive share. The widow may elect as whether or not she will take under will or take distributive share in cases requiring an election.

DEPOSITIONS.—Depositions may be taken at any time after the service of summons or appearance of a defendant, and in a special proceeding at any time after a question of fact has arisen. Depositions may be taken within the state (1) when the witness is a party to the action or a person for whose immediate

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benefit the action is prosecuted or defended; (2) when the witness resides out of the county; (3) is about to leave the county; (4) is too infirm to attend the trial; (5) when the testimony is required on motion, or in any other case where oral examination is not required. Depositions taken in the state proceed upon a notice of not less than five days to the adverse party of the time and place, accompanied by an affidavit showing that the case falls within one or more of the statutory provisions therefor. Depositions taken out of the state are taken under a commission issued by the court wherein the cause is pending. In actual practice most depositions are taken under stipulation of the parties. Depositions from without the state are taken upon written interrogatories, or, if the parties so agree, they may be taken orally. Depositions may be used by either party. Depositions may be taken in shorthand and transcribed.

The commission must authorize the commissioners to administer an oath to the witness, and to take the deposition in answer to the interrogatories, or, when the examination is to be without interrogatories, in respect to the question in dispute, and to certify the deposition designated or agreed upon and forwarded by him by mail or other usual channel of conveyance.

DESCENT AND DISTRIBUTION.—After payment of debts and family allowances for support, the remainder of the estate of a decedent, if there is no will, is distributed in the following manner: If decedent leaves a husband or wife, and only one child or the issue of an only child, in equal shares to such surviving husband or wife, and child or issue of such child; if decedent leaves a husband or wife and more than one child, or one child and the issue of one or more deceased children, one-third to such husband or wife, and the remainder in equal shares to the children and to the issue of any deceased child, by right of representation; if no child is living, remainder goes to lineal descendants; if all the lineal descendants are of same degree of kindred to decendent they share equally, otherwise they take by representation. If decedent leaves no husband or wife, but leaves issue, the whole estate goes to such issue in equal shares, children of deceased issue to take by right of representation. If decedent leaves no issue the whole estate, if not over $5,000 over and above debts, goes to husband or wife; and excess over $5,000 goes one-half to husband or wife and remaining half to father and mother of decedent in equal shares, or if either father or mother be dead, the share of the deceased parent goes to survivor; if there is no father or mother, what would be their share goes to brothers and sisters of decedent in equal shares and to the children of deceased brothers and sisters, by right of representation. If decedent leaves no issue, husband or wife, estate goes to father and mother in equal shares, and if father be dead, whole goes to survivor. If there be no husband, wife, issue or parent, whole estate goes to brothers and sisters in equal shares, or their children by right of representation. If decedent leaves surviving husband or wife and no issue, parent, brother or sister, whole estate goes to surviving husband or wife. If decedent leaves no husband or wife, nor issue, parent, brother or sister, estate goes to next of kin in equal degree, except that when there are two or more collateral kindred in equal degree, but claiming through different ancestors, those who claim through nearest ancestor are preferred. If decedent leave children, or a child and issue of a deceased child or children, and any such child dies under age, not having married, all the share of said deceased child goes in equal shares to the remaining children of the same parent and to the issue of such child by right of representation. If at the death of such child, not having been married, his brothers and sisters are also dead, leaving issue, his share of the estate goes to the issue of his brothers and sisters, and if such issue are all in the same degree of kindred to the deceased child, they share equally; otherwise they take by right of representation. If the deceased leave no husband, wife or kindred, the estate goes to the state for the benefit of the school fund.

The homestead, consisting of lands and appurtenances not exceeding in value the sum of two thousand dollars, to which shall be added two hundred and fifty dollars for each minor child, together with such property as is exempt from execution, is wholly exempt from debts of decedent, and the same shall be set apart to surviving spouse and minor children, or either. Distribution shall be made in kind when practicable.

DEEDS.—Real property is conveyed by deed. A deed must be signed, acknowledged or proved and witnessed by at least one witness to entitle the same to record. Wife should join with husband in conveyances affecting real property. The following are the statutory forms of deeds and acknowledgments: (a) A deed executed outside of the state, but within the United States, may be acknowledged before a judge or clerk or court having a seal, or a notary within his jurisdiction, or a commissioner of deeds for this state; if executed without the United States, before a judge or clerk of any court of any state, kingdom or empire, having a seal, or any notary public therein, or any ambassador, minister, commissioner or counsul of the United States appointed to reside in the country where acknowledgment is made. The officer taking the acknowledgment should attest the same with his seal if he has one, and if a notary public, he should state when his commission expires.

ABSTRACTS
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WARRANTY DEED.

A B, grantor (here insert name or names and places of residence), hereby conveys and warrants to C D, grantee (here insert name or names and place of residence), for the sum of.....dollars, the following described tract.. of land in.....County, Utah (here describe premises).

Witness the hand.. of said grantor.. this.....day of....., A. D.....

Witness: .....

.....

QUIT CLAIM DEED.

A B, grantor (here insert name or names and place of residence), hereby quit claims to C D, grantee (here insert name or names and place of residence), for the sum of.....dollars, the following described tract.. of land in .....County, Utah (here describe the premises).

Witness the hand.. of said grantor.. this.....day of....., A. D.....

Witness: .....

.....

Justices of the peace are prohibited from taking acknowledgments.

FORM OF ACKNOWLEDGMENT.

When grantor is personally know to officer, acknowledgment may be in the following form:

State of Utah,
County of....., ss.

On the.....day of....., A. D....., personally appeared before me A B, the signer of the above instrument, who duly acknowledged to me that he executed the same.

When grantor is unknown, the form may be as follows:

State of Utah,
County of....., ss.

On the.....day of....., A. D....., personally appeared before me A B, astisfactorily proved to me be the signer of the above instrument by the oath of C D, a competent and credible witness for that purpose, by me duly sworn, and he, the said A B, acknowledged that he executed the same.

The form for corporate acknowledgment is as follows:

State of Utah,
County of....., ss.

On the.....day of....., A. D....., personally appeared before me A B, satisfactorily proved to me to be the signer of the above instru- the president (or other officer as the case may be) of (naming the corporation), and that said instrument was signed in behalf of said corporation by authority of its by-laws (or by resolution of its board of directors, as the case may be), and said A B acknowledged to me that said corporation, executed the same.

HOMESTEAD.—A homestead is exempt to head of a family. The homestead may consist of land in one or more localities and in the aggregate shall not exceed in value the sum of $1,500 for head of family, with $500 additional for wife, and $250 additional for each other member of his family. It may be selected from property of husband or wife. A declaration of homestead may be made, but failure to make such declaration is not a waiver of the homestead right. Sale of one homestead does not prevent selection of another. In case a homestead has been declared and declaration recorded, it cannot be conveyed without both husband and wife execute conveyance. Proceeds from sale of homestead are also exempt.

INTEREST AND USURY.—The legal rate of interest, in the absence of contract, is eight per cent per annum, but by agreement no more than 12 per cent may be charged. (Act March 14, 1907.) The same statute provides for the recovery of all usurious interest in an action within one year. The 1909 law makes the taking of usurious interest a misdemeanor. Judgments, in absence of special agreement in contract, draw 8 per cent.

JUDGMENTS.—A judgment is enforceable by execution at any time within eight years after date. It is also a lien against all the real property of the judgment debtor not exempt from execution for the same period in the county in which the judgment is rendered. Filing and docketing a transcript of judgment of the district court of the state in another county makes it a judgment of the district court of that county. The same provisions apply to judgments of the United States Courts, except that the lien extends five years after date instead of eight, as in the case of judgments of state courts. The lien attaches from the date of docketing the judgment, or, in counties where the transcript is filed, from the date of filing.

A justice judgment may be made a lien on land by filing transcript thereof with clerk of county in which real estate is situated.

LIMITATIONS.—Real actions must be commenced within seven years after the cause of action accrues.

An action on a judgment may be commenced within eight years.

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An action may be brought within six years:
1. For the recovery of the mensa profits of real property.
2. For the recovery of money on a written instrument.
An action on a contract not in writing may be brought within four years.
An action may be brought within three years:
1. For a liability created by statute other than a penalty or forfeiture.
2. For waste of trespass.
3. For taking, detaining or injuring personal property, or for the specific recovery thereof.
4. For relief for fraud or mistake, the action not being deemed to have accrued until the discovery of the facts by the aggrieved party.
An action may be brought within two years:
1. To recover damages for death caused by negligence.
2. To recover damages for certain designated acts of official misconduct.
An action may be commenced within one year for libel, slander, assault battery, false imprisonment, seduction, upon an undertaking in a criminal action, for a forfeiture or penalty to the State, against sheriff or officer for escape, or against a municipal corporation for damages caused by riot or mob.

Other actions not mentioned must be commenced within four years. An action upon a mutual account where there have been reciprocal demands is deemed to have accrued at the time of the last item proved on either side. There is no limitation for the recovery of moneys deposited with a bank or trust or savings company. There are special limitations as to claims rejected by county or by estates, tax matters, and other special transactions. This statute is suspended as to persons out of State during absence. If a person entitled to bring an action for any purpose other than the recovery of real estate and such person be a minor, insane, or imprisoned for a term less than life, the statute is partially suspended and such person may sue within one year after the disability is removed. An action arising in another State, or foreign country, and barred by the laws of such State or country, cannot be maintained in this State except in favor of one who has been a citizen of this State and has held the cause of action from the time it accrued. Payment or written acknowledgment or promise extends time anew.

MARRIED WOMEN.—All property owned by either spouse at the time of marriage, or subsequently acquired from any source, is the property of such spouse. Either spouse may sue or be sued separately. Neither spouse is liable for the contracts or torts of the other. Husband and wife are jointly liable for expenses for family and education of children. Husband and wife may convey to each other, may sue each other and may constitute each other attorney in fact. (See Dower, Homestead, Deeds.) Married women cannot be appointed or continued administratrix if objection is made.

MORTGAGES.—Every conveyance to secure a debt, whatever its terms, is a mortgage. The following is the statutory form:

A, B., mortgagor (here insert name or names and place of residence), hereby mortgages to C. D., mortgagee (here insert name or names and place of residence), for the sum of.....dollars, the following described tract of land in.....County, Utah (here describe premises).

This mortgage is given to secure the following indebtedness (here state amounts and form of indebtedness, maturity, rate of interest, by and to whom payable, and where).

The mortgagor agrees to pay all taxes and assessments on said premises, and the sum of.....dollars attorney's fee in case of foreclosure.

Witness the hand of said mortgagor this.....day of.....A. D.....

Mortgages are acknowledged the same as deeds. They may be released by marginal certificate signed in presence of Recorder, or by deed of release duly acknowledged and recorded. Must be foreclosed by action in court. Redemption may be made at any time within six months after sale.

POWER OF ATTORNEY.—All powers of attorney or any trust or power over or concerning real property, except leases for one year or less, must be in writing and subscribed by the granting party, or his agent duly authorized in writing; and if authority is given to convey, must be acknowledged and recorded.

REDEMPTION.—In all sales of real estate (including leases for a greater term than two years), whether under mortgage, trust deed or execution, a period of six months is allowed for redemption. The judgment debtor, his successors in interest or a creditor having a subsequent lien by judgment or mortgage, may redeem. Subsequent redemptions may be made within sixty days after last redemption and within six months from first sale.

TAXATION.—All property, including mortgages owned by residents, is taxable. State tax shall not exceed eight mills on each dollar. County tax shall not exceed five mills for the county purpose, four mills for school purposes, and one mill for care of poor. They become a lien the second Monday in January after they are payable. Real estate sold for taxes may be redeemed at any time within four years from date of sale.

TRUST DEEDS.—Trust deeds with power of sale are valid and may be foreclosed by sale under the terms of the instrument or by action. Six months redemption is allowed after sale. Should be executed with same formality as mortgages and deeds.

WILLS.—Any person of sound mind over eighteen years of age may make a will. A husband may not devise away from his wife more than two-thirds of his

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property without the wife's written consent. A married woman may make a will the same as if single. Corporations, other than scientific, literary, religious, educational or charitable, or such as are authorized by statute to take by will, cannot be beneficiaries under a will.

Every will other than a nuncupative will must be in writing, and every will other than a holographic or a nuncupative will must be executed and attested as follows:

(1) It must be subscribed at the end thereof by testator himself. (2) The subscription must be made in the presence of attesting witnesses. (3) The testator must at the time of subscribing the same declare to the attesting witnesses that the instrument is his will. (4) There must be two attesting witnesses, each of whom must sign his name as a witness at the end of the will at the testator's request, in his presence and in the presence of each other. A holographic will is one entirely written, dated, and signed by the hand of the testator. It need not be witnessed and may be proved in the same manner as other private writings. A witness to a will should add his place of residence. A devise or gift to witness is void unless there are two other competent witnesses. Will of non-resident valid where made, is valid here. A noncupative will is valid (1) if estate does not exceed one thousand dollars in value; (2) if proved by two witnesses present when made and one of whom was asked to bear witness to the same, and (3) if testator was in fear of immediate death from an injury, and death did occur within twenty-four hours after making will. Such will must be reduced to writing within thirty days after spoken, and probate thereof must be made within six months. A will may be revoked or altered (1) by executing another will declaring such revocation or alteration; (2) by being burnt, torn, obliterated, or cancelled with intent to destroy by testator himself or some other person in his presence and by his direction; (3) by subsequent marriage and birth of issue where wife or issue survives him, unless such issue is provided for in the will.

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Atkinson R G, 8 Latimer blk "
Auerbach Realty Co, 212 Brooks Arcade "
Baden Inv Co, 160 S 10th West "
Baumgarther Joseph, 307 Scott bldg "
Beach City Realty Co, 202 Boston bldg "
Bettilyon V A, 10 E 3d South "
Birrell A H Co, 221 Kearns bldg "
Blakely G B, 13 Eagle blk "
Bothwell & McConaughy, 503 Boyd Park bldg "
Brown C W, 47 S Main "
Burt & Carlquist Co, 40 S Main "
Butterworth Edwin, 65 S Main "
California Bungalow Co, 323 Judge bldg "
CANNON GEORGE M COMPANY, 512-513 Templeton Bldg "
Cannon & Cannon, 18 E South Temple "
Citizens Investment Co, 535 W 1st South "
Clayton N W Co, 504 Vermont bldg "
Corum J J & Son, 26 Eagle blk "
Cromer & Co, 73 W 3d South "
Cummings M L, 202 Boston bldg "
Dahlquist Laurentius, 151 W North Temple Salt Lake City
Delta Land & Water Co, 310 Judge bldg "
Dowse & Morris, 332 S State "
Eardley Realty Co, 11 S Main "
Emigration Canyon Imp Co, 22 S Main "
Equitable Home Bldg Co, 40 S Main "
Equitable Realty & Imp Co, 153 S Main "
Eslinger J N, 85 Commercial blk "
Fitzgerald Bros Land Co, 424 Atlas blk "
Foard M E & Co, 51 W 3d South "
Fowler E M, 32 S Main "
Fritsch Inv Co, 202 Felt bldg "
Froiseth B A M & Co, 855 Sherman av "
Funk J E & Co, 326 D F Walker bldg "
Gates J F, 22 S Main "
GIESY-WALKER CO, 712 - 714 Kearns Bldg (see adv) "

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References: Continental National Bank; National Bank of The Republic, Walker Bros., Bankers, Copper National Bank.

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Goddard Inv Co, 50 S Main "
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Grant Heber J & Co, 22 S Main "
Gray C A & Co, 125 S Main "
Gundry-Nelson Co, 417 Atlas blk "
Hall Alexander & Co, 202 D F Walker bldg "
Halloran-Judge Loan & Trust Co, 311 S Main "
Harding C D, 22 S Main "
Harrington B S, Atlas blk "
Hill E H, 309 S Main "
Hiskey V, 202 Boston bldg "
Hoffman Bros L & T Co, 22 E 1st South "
Holding T C, 53 W 1st South "
Homer Realty Co, 1120 Boston bldg "
Houston Real Est Inv Co "
Hubbard Inv Co, 66 W 3d South "
Humphries A N, 78 W 2d South "
Inter-Mountain Realty Co, 205 Templeton bldg "
Jones Co, 301 Security Trust bldg "
Jones W R jr, 705 N 1st West "
Judge Co, 309 S Main "
Kelly & Montrose, 201 McIntyre bldg "
Kelsey & Gillespie, 303 Boyd Park bldg "
Keyser A Inv Co, 328 W 2d South "
Kimball & Richards, 58 S Main "
Lawrence H W, 134 N Main "
Linck C H, 24 Continental blk "
Linck J H, 24 Continental blk "
Little & Little, 1 W 2d south "
Lloyd B T, 14 E 3d south "
Long N M & Co, 315 Kearns bldg "
McKellar A & Co, 21 Latimer blk "
MacDonell J D, 1580 4th east "
Mahan Investment Co, 273 S West Temple "
Mariger Inv Co, 48 E 11th south "
Martineau L R, 303 McIntyre bldg "
Mason Townsite Co, Natl Copper Bank "
Meekes & McCartney, 210 Boston bldg "
Melville Real Estate Co, 320 Judge bldg "
Metropolis Improvement Co, 709 Newhouse bldg "
Miller Inv Co, 112 W 2d south "
National Real Estate & Inv Co, 304 McIntyre bldg "
National Savings & Trust Co, 14 E South Temple Salt Lake City
Neel, Riter & Tarpey, 1002 Newhouse bldg "
Newhouse Realty Co, 1104 Newhouse bldg "
PACIFIC LAND & WATER CO, 815-819 Newhouse Bldg "
Park H G jr, 303 Boyd Park bldg "
Partridge T W, 407 Judge bldg "
Perkes J L, 412 Atlas blk "
Peterson Real Estate & Inv Co, 308 Felt bldg "
Photos G N & Co, 596 W 2d south "
Progress Realty & Bldg Co, 220 Kearns bldg "
Prudential Realty Co, 202 Hooper bldg "
Quayle Henry, 21 W 11th south "
Ranck Real Estate Co, 231-232 D F Walker bldg "
Raney Samuel, 13 Eagle blk "
Realty Exchange The, 32 Eagle blk "
Realty Owners' Inv Co, 66 W 3d south "
Richter Adolph, 73 S Main "
Roberts & Daly, 371 S Main "
Salt Lake Inv Co, 29 Newell blk "
Salt Lake Real Estate & Title Co, 36 W 2d s "
Salt Lake Realty Owners Co, 309 S Main "
Salt Lake Security & Trust Co, 32 S Main "
Saxton George, 406 Hooper bldg "
Schmidt & Co, 125 S Main "
Score Realty Co, 309 S Main "
Sears Investment Co., 14 E 3d s "
Senior F J & Co, 1001 Boston bldg "
Shaw James K & Co, 300 D F Walker bldg "
Smith J R, 404 McIntyre bldg "
Smith W J, 1018 Lake "
Spalding-Livingston Inv Co, 510-514 Newhouse bldg "
Standish H C, 37 Eagle blk "
Stathakos N P, 539 W 2d s "
Steyner Horace, 1844 S State "
Stowe & Palmer, 202 Boston bldg "
Stringham Bros, 404 McIntyre bldg "
Syndicate Inv Co, 111 W 2d south "
Taylor Bros, 56 S Main "
Taylor C E, 222 S West Temple "
Telluride Realty Co, 1011 Newhouse bldg "
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Utah Savings & Trust Co, 235 S Main "
Walker & Thompson, 307 McIntyre bldg "
Warranty Real Est & Inv Co, 355 S West Temple "
Weir John jr, 36 W 2d south "
West Temple Realty Co, 66 W 3d south "
Whitaker-Taylor, 213 Templeton bldg "
Wicks E B, 69 S State "
Williams W R, 11 Eagle blk "
Wills E J, 29 Newell blk "
Wimmer Investment Co, 722 Kearns bldg "
YOUNG & YOUNG, 203-4-5A Hooper Bldg "
Zilpha Realty Co, 351 S Main "
Zions Co-operative Home Bldg & Real Estate Co, 214 Templeton bldg "
Milligan James (Cache Co) Smithfield
Christianson John (Utah Co) Spanish Fork
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WILLIAMS BROS, 20 S State (see adv) Murray
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VERMONT.

CAPITAL—MONTPELIER.

Population, 355,956.
(U. S. Census, 1910.)

Vermont was admitted as a state March 4, 1791. The total land surface is, approximately, 9,135 square miles. It extends from 42 degrees to 45 degrees north latitude and from 71 degrees 25 minutes to 73 degrees 26 minutes west longitude, and is bounded on the north by Canada, on the south by Massachusetts, on the east by New Hampshire and on the west by New York. The climate is cold, and like most of the New England States, is marked by great extremes, the winters being severe and of long duration, and the summers short but extremely warm. The mean annual temperature as observed at Montpelier is 42.76 degrees, and the annual average rainfall about 36 inches.

The State is intersected by the Green Mountains. Their highest range extends from north to south nearly parallel to the western boundary and consists of several detached ridges which, standing end to end, are separated from each other by the valleys of the streams emptying into Lake Champlain. A second range, lower but more continuous than the first, branches off and trends through the state in a northeasterly direction. It forms the watershed between the Connecticut river, which washes the eastern border of the state, and Lake Champlain, which washes the western. Some detached mountains rise near the Connecticut river. These mountains are covered with forests of evergreen, hemlock, spruce and other coniferous trees. There are numerous rivers and streams affording an abundance of never failing water power. The entire eastern portion of the state is drained by the Connecticut river, which separates it from New Hampshire, and receives the following tributaries: The Passumpsic, White, Queechy, Black, Deerfield, Williams, West, Saxton and Wells. The northern part of the state between the two ranges of the Green Mountains is drained by Lake Memphremagog, which receives the Barton and Black rivers. Lake Champlain extends for 105 miles along the western border of the state and receives the Missisquoi, Winooski, Lamoille, Otter and Poultney. The southwest corner of the state is drained by small affluents of the Hudson. Agriculture is the chief industry. There are large areas of highly productive soil along the water courses and in the valleys, and the mountain slopes constitute the most admirable pasture lands.

Dairying is an important interest and the state produces the finest wool in the United States, and the greatest attention is paid to raising the highest grade of merino sheep. The principal crops are wheat, rye, corn, oats, barley, hay, potatoes, etc. Heavy timber is abundant and the lumber business is a prominent feature. The state leads in the production of maple sugar. Marble, slate and soapstone are the principal mineral productions, the amount quarried being very valuable. The manufactures are principally in cotton and other textile fabrics, slate and marble cutting and polishing, earthenware, porcelain, lumber, flour mill products, farm implements, leather goods, etc. The public schools are in a flourishing condition and are liberaly supported, over $1,000,000 being annually expended for that purpose.

POPULATION OF INCORPORATED CITIES, TOWNS AND VILLAGES—U. S. CENSUS 1910.

Barre	10,734	Hyde Park	423	Proctor	2,756
Barton	1,330	Island Pond	1,573	Randolph	1,787
Bellows Falls	4,883	Jacksonville	212	Readsboro	835
Bennington	6,211	Johnson	651	Richford	1,948
Bennington Center	42	Ludlow	1,621	Richmond	828
Bradford	631	Lyndon Center	259	Rutland	13,546
Brandon	1,608	Lyndonville	1,573	St. Albans	6,381
Brattleboro	6,517	Manchester	478	St. Johnsbury	6,693
Bristol	1,180	Middlebury	1,866	South Ryegate	373
Burlington	20,468	Milton	634	Springfield	3,250
Cabot	227	Montpelier	7,856	Stowe	566
Cambridge	595	Morrisville	1,445	Swanton	1,236
Chester	666	Newbury	412	Vergennes	1,483
Concord	339	Newfane	136	Waterbury	1,377
Derby	316	Newport	2,548	Wells River	608
Derby Line	390	North Bennington	663	West Derby	1,109
Enosburg Falls	1,153	Northfield	1,918	Wilmington	430
Essex Junction	1,245	North Troy	771	Windsor	1,906
Fair Haven	2,554	Orleans	1,131	Winooski	4,520
Hardwick	2,094	Plainfield	388	Woodstock	1,383
Hinesburg	242	Poultney	1,474		

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Newbury
Haverhill
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F. C. Worsford, 9 Staple Inn, London

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County.	County Seat.	County Clerk.	Treasurer.
Addison	Middlebury	Rufus Wainwright	C. E. Pinney.
Bennington	Bennington	J. J. Shakshober	G. F. Graves.
Caledonia	St. Johnsbury	A. F. Nichols	W S. Boynton.
Chittenden	Burlington	C. J. Russell	W. C. Isham.
Essex	Guild Hall	G. A. Hubbard	F. G. Adams.
Franklin	St. Albans	G. C. Stevens	F. W. Hyde.
Grand Isle	North Hero	C. H. Tudhope	M. W. Dodds.
Lamoille	Hyde Park	S. B. Waite	A. V. Wiswell.
Orange	Chelsea	H. K. Darling	H. N. Mattison.
Orleans	Newport	H. B. Cushman	H. B. Cushman.
Rutland	Rutland	H. A. Harman	H. F. Field.
Washington	Montpelier	M. E. Smilie	A. W. Ferrin.
Windham	Newfane	F. D. E. Stowe	G. C. Averill.
Windsor	Woodstock	J. R. Pember	W. S. Hewitt.

DIGEST OF THE LAWS OF VERMONT.

ALIENS.—Aliens are allowed to hold real estate.

ASSIGNMENTS.—An act to establish courts of insolvency was passed in 1876. This act provided that the probate courts in the several probate districts shall be courts of insolvency. The law provides for both voluntary and involuntary insolvency. No preferences are allowed.

ATTACHMENTS.—The ordinary mode of procedure in civil cases is by writ of summons and attachment for debt. As against trustee process, assignment of future wages for past or present debt of future necessaries, must be in writing, stating amount and filed in the town clerk's office at the residence of the assignor before service of the writ on the trustee.

DEEDS.—Deeds must be signed and sealed (a scroll is not sufficient) in the presence of two witnesses, acknowledged and recorded in the clerk's office of the town where the property is

INTEREST AND USURY.—The legal rate of interest is six per cent. Any amount taken in excess of that may be recovered back with interest thereon.

JUDGMENTS.—Judgments bear interest at six per cent and are not liens on real estate. There is no stay of execution.

LIMITATIONS.—Real actions and actions on covenants of seizin in deeds of land, fifteen years; witnessed promissory notes, fourteen years; judgments of courts of record, specialties and covenants except of seizin, eight years; debt on any contract, obligation or liability, not under seal, or on judgments of courts not of record, debt for rent, actions of account, assumpsit, or case founded on any contract or liability, trespass on land, replevin, trover and detinue, and actions on the case, except libel and slander, six years; assault and battery and false imprisonment, three years; libel and slander, two years. Executors and administrators may bring actions which survive two years after the death of the party entitled. Claims against estate which have been prevented by fraud, accident or mistake from being presented, four years or before distribution of estate. Act Jan. 28, 1909. Actions duly begun and failing by abatement, arrest or reversal of judgment may be brought within one year. New promises must be in writing. Action against a town for damages for injuries sustained on defective bridge or culvert, two years.

MARRIED WOMEN.—The real estate of a married woman and the rents, issues and profits thereof, and during coverture, her husband's interest in the same, cannot be levied upon for the debts of the husband. All personal property acquired by a married woman during coverture by inheritance or distribution is

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held to her separate use. Married woman who has lived with her husband in the town of last residence for three years is a resident of that town. Husband and wife may testify for or against each other in civil or criminal cases, except as to communications by one or the other or to third person and as to matters which in the opinion of the court would tend to violate marital confidence. If a married woman dies, leaving a will, her husband may waive its provisions as a widow may waive the provisions of her husband's will. This applies to estates since Nov. 8, 1910.

FORM OF WARRANTY DEED.

Know all men by these presents, that we, ..., and ....., his wife, of ..... in the county of ..... and State of....., for the consideration of.....dollars received to our full satisfaction of.....of....., in the County of ..... and State of..... do give, grant, bargain, sell and confirm unto the said....., his heirs and assigns, the following described premises (here describe premises). To have and to hold the above granted and bargained premises with the appurtenances thereto unto him, the said....., his heirs and assigns, forever, to them and their own proper use, benefit and behoof. And also we, the said..... and..... do for ourselves, our heirs, executors and administrators covenant with the said....., his heirs and assigns, that at, and until the ensealing of these presents, we were well seized of the premises, as a good indefeasible estate, in fee simple, and have good right to bargain and sell the same in manner and form as above written, and that the same is free from all incumbrance whatsoever. And furthermore, we, the said.....and....., do by these presents bind ourselves and heirs forever to warrant and defend the above granted and bargained premises to the said....., his heirs and assigns, against all claims and demands whatsoever.

In witness whereof, we have hereunto set our hands and seals this..... day of....., A. D. 19.....

Signed, sealed and delivered .....(Seal.)
in presence of .....(Seal.)
.....

FORM OF ACKNOWLEDGMENT.

State of Vermont,
County of....., ss.

Be it remembered, that on the.....day of....., A. D 19... personally appeared.....and....., his wife, as assigners and sealers of the within written instrument, and acknowledged the same to be their free act and deed.

Before me,
(Official Signature and Seal.)

VERMONT

CLASSIFIED LIST OF REAL ESTATE DEALERS, AGENTS AND ALLIED INTERESTS.

Names appearing under Headings marked thus * are only inserted when specially contracted for.

ABSTRACTS OF LAND TITLES.

Nash John	Bennington
Horton Ezra M	Burlington
McMahon M D	"
Taft Elihu B	"
Wesson Asa	Danville
Chase I N	East Fairfield
Tupper F S	"
Preston Wm W	Fair Haven
Raymond E D	Fair Haven
Foster M E	Hardwick
Wood N G	Hyde Park
Archibald F C	Manchester Center
Button Chas I	Middlebury
Niles A A	Morristown
Emery S E	Proctorsville
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Chapman Fred	Woodstock
Moore W H H	"
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Perry D A "
Sargent A A "
Stoddard Colby (Orleans Co) Barton
Alexander Geo P (Windham Co) Bellows Falls
Bresnaham John E "
Frost Chas S "
Eaton J A & Co "
Kelley M B "
Laboree C W "
Thayer D M & Co "
Nash John (Bennington Co) Bennington
Powers Chas N "
Mayo F A (Windsor Co) Bethel
Putnam E S "
Wilson Guy "
Jones S W (Rutland) Brandon
Edgett S W & Co (Windham Co) Brattleboro
Horton Wm C "
May A V "
Taylor F G "
Brown N K (Chittenden Co) Burlington
Flynn John J "
McKillip W B "
McMahon M D "
O'Neill John "
Peck H S "
Reeves & Vilas "
Reynolds Real Est Co The "
Shaw E P "
Southwick A L "
Stratton Geo E "
Vilas Martin S "
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Gokey & Chambers "
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Horton E H & Co "
Shaw E P "
Pennett A (Caledonia Co) Danville
Aseltine A M (Franklin Co) Enosburg Falls
Donahue & Atherton (Chittenden Co) Essex
Bissell Henry (Chittenden Co) Essex Junction
Hunt J E "
McGinnis F H Essex Junction
Nichols Real Estate Agency "
Phelps E H (Rutland Co) Fair Haven
Reed N R "
Bullard B E (Caledonia Co) Hardwick
Dow & Foster "
Foster-Morce Real Est Agency "
Shattuck Ira A "
Hagen N B (Windsor Co) Hartford
Truell C P "
Post Frank M (Chittenden Co) Hinesburg
Wilmoth John (Windsor Co) Ludlow
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Powell H E "
Pratt C A "
Chase Myron F (Washington Co) Montpelier
Howe Andrew J "
Wheelock M W "
Atchinson J H (Lamville Co) Morrisville
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Root & Blanchard (Orleans Co) Newport
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Brown M G (Rutland Co) Rutland
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Rickaby & Co "
Pierce C T S (Addison Co) Vergennes
Fullerton Jas K (Washington Co) Waterbury
Hazen N B (Windsor Co) White River Junction
Carpenter & Wolcott (Chittenden Co) Winooski
Gokey & Chamberg "
Graves Geo T "
Horton E H & Co "

VIRGINIA.

CAPITAL—RICHMOND.

Population, 2,061,612.
(U. S. Census, 1910.)

Virginia is bounded on the north by West Virginia and Maryland, on the south by North Carolina and Tennessee, on the east by Maryland and the Atlantic Ocean and on the west by Kentucky and West Virginia. Its limits north and south are the latitudes of 39 degrees, 27 minutes and 36 degrees 31 minutes, corresponding to California and Southern Europe. The area of the state is 42,450 square miles, of which 2,325 are covered with water. There are 40,125 square miles or 25,860,000 acres of land. Its greatest length from east to west is 440 miles, its extreme width from north to south is 192 miles. No state in this Union has richer or more varied resources than Virginia. Her mild, warm, equable climate furnishes a refuge alike to those scorched by the suns of the south or chilled by the winds of the north. There is not an agricultural product known to the temperate zone that canot be profitably raised in Virginia. In extreme southside Virginia are seen great white fields of cotton rich in beauty and luxuriant in growth. In Piedmont and Southern Virginia are produced the great crops of tobacco which largely contribute to the world's supply. The magnificent Valley of Virginia raising great crops of wheat, corn, oats and hay is almost unspeakable in her prodigality of production. The beautiful hilltops and mountains of southwest and northern Virginia with their spontaneous and perennial growth of blue grass, have browsing on them herds of cattle and sheep. This lovely section, with its witchery of scenery, salubriousness of climate, rich return for investments forms a combination rarely seen and unsurpassed by any section of this Union. In Eastern and Tidewater Virginia there are large truck farms and gardens, which furnish the vast population of the eastern cities with their vegetables and foods. Nowhere can fruit grow to greater perfection than in Virginia, and her great crops of apples, peaches and grapes are bringing her immense returns.

There is not a farm product known to the temperate zone that can not be raised in the varied soil, climate and conditions of Virginia. Everywhere in the State are seen evidences of intelligent and scientific farming, of progress and prosperity. The increase in farm products and values in recent years has been striking and unexcelled by few States in the Union, and yet not more than half the land is under cultivation. When the population of Virginia, which is each year rapidly increasing, shall put under cultivation the entire soil, the farming wealth of the State will be amazing. With near and accessible markets, no State offers finer opportunities or greater inducements to farmers than Virginia.

But great as are the State's advantages in agriculture its superiority in other directions is also pre-eminent. There is scarcely a useful mineral known to modern civilization that is not found and can not be successfully mined in Virginia. There are zinc, copper, iron and coal mines all in profitable operation. Iron can be produced here as cheaply as anywhere and the products of the furnaces are distributed to all parts of the world. Coal is found in abundance. Besides the rivers that run from the mountains to the seashore the Potomac, Shenandoah, Rappahannock, Appomattox, James and others are possessed of immense water power, capable of operating large and innumerable establishments. in Chesapeake Bay skirting the eastern shore there are the finest and safest harbors on the Atlantic coast. This bay is the finest body of inland water in the world, and upon its smooth surface could ride almost the world's fleets and navies. The nearness and cheapness of coal to these harbors furnish the best location on this continent for manufacturing industries with products to be distributed in the markets of the world.

The forests of Virginia abound in an unusual variety of woods, especially the valuable hardwoods so important in modern construction. In these forests are found every wood known to southern soils except the red cedar of Alabama. Most of the uncultivated land consists of woodland tracts. Pine forests and cypress swamps cover vast areas of the Tidewater section. This soil favors also the growth of cedar, willow, locust, juniper and gum, and to some extend the

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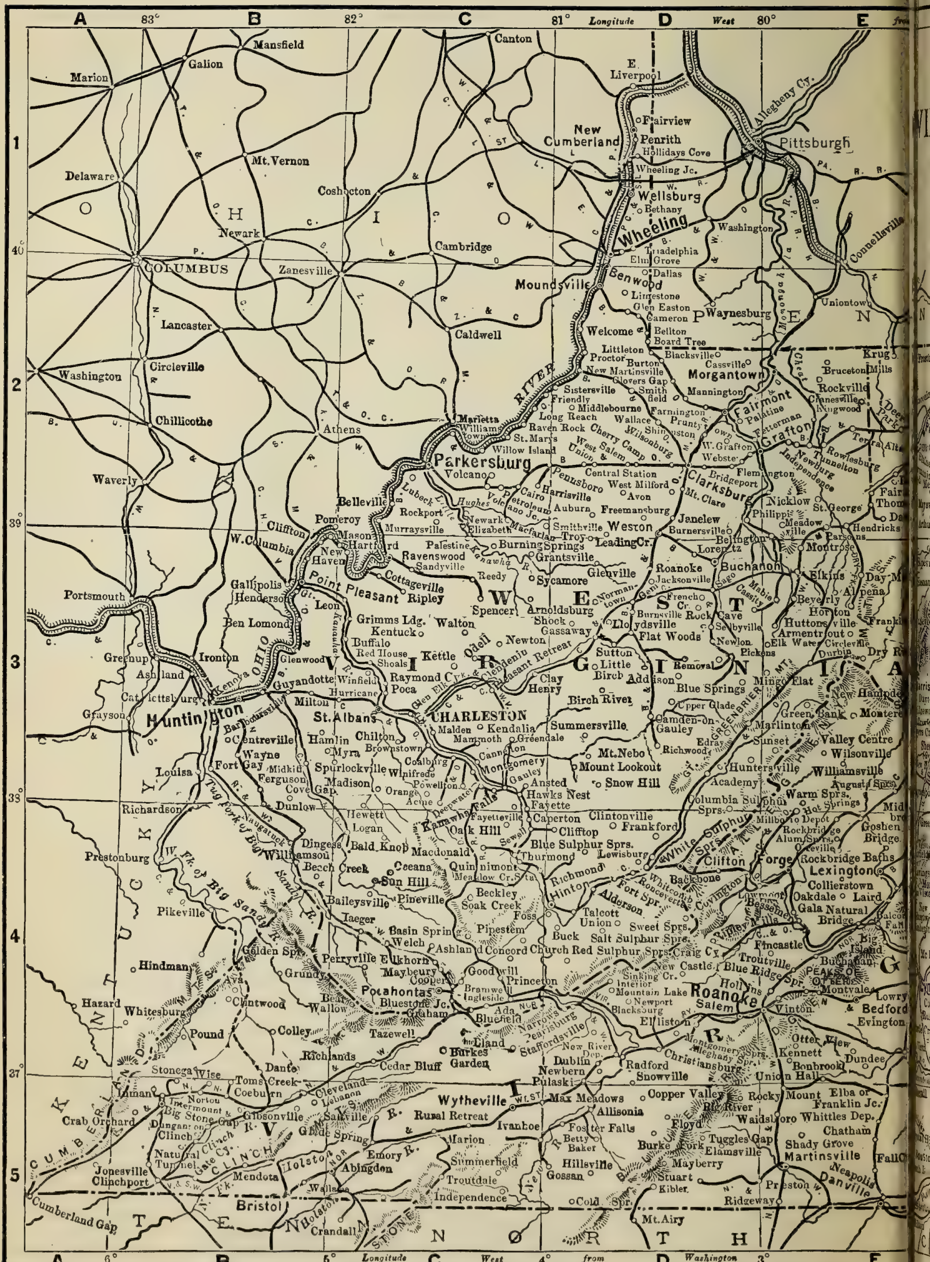

A
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West
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Mansfield
Canton
Marion
Galion
Liverpool
Fairview
New Cumberland
Penrith
Hollidays Cove
Pittsburgh
Mt. Vernon
Delaware
Wheeling Jc.
Coshocton
Wellsburg
Bethany
Washington
Newark
Wheeling
Cambridge
Connellsville
COLUMBUS
Zanesville
Elm Grove
Dallas
Benwood
Moundsville
Limestone
Glen Easton
Cameron
Waynesburg
Uniontown
Lancaster
Caldwell
Welcome
Bellton
Board Tree
Littleton
Proctor
Burton
Blacksville
Cassville
New Martinsville
Glovers Gap
Morgantown
Washington
Circleville
Sistersville
Smithfield
Mannington
Rockville
Friendly
Middlebourne
Farmington
Fairmont
Chillicothe
Long Reach
Wallace
Marietta
Williamstown
Raven Rock
Athens
St. Marys
Willow Island
Grafton
Parkersburg
Webster
Rowlesburg
Tunnelton
Volcano
Central Station
Pennsboro
West Milford
Clarksburg
Bridgeport
Waverly
Cairo
Harrisville
Avon
Independence
Nicklow
Belleville
Rockport
Auburn
Freemansburg
Janelew
Philippi
St. George
Pomeroy
Clifton
Newark
Elizabeth
Smithville
Weston
Burnersville
Meadowville
Hendricks
Murraysville
Troy
Parsons
Mason
Hartford
New Haven
W. Columbia
Palestine
Burning Springs
Leading Cr.
Lorentz
Montrose
Ravenswood
Sandyville
Grantsville
Buckhannon
Roanoke
Cottageville
Glenville
Jacksonville
Elkins
Gallipolis
Henderson
Point Pleasant
Ripley
Reedy
Sycamore
Portsmouth
Leon
Spencer
Arnoldsburg
French Cr.
Beverly
Alpena
Grimms Ldg.
Kentuck
Walton
Shock
Burnsville
Rock Cave
Horton
Huttonsville
Ben Lomond
Buffalo
Gassaway
Lloydsville
Selbyville
Flat Woods
Armentrout
Red House
Shoals
Kettle
Newton
Newlon
Pickens
Elk Water
Circleville
Durbin
Greenup
Ironton
Ashland
Glenwood
Sutton
Little Birch
Removal
Winfield
Raymond City
Clay
Addison
Guyandotte
Hurricane
Poca
Henry
Blue Springs
Catlettsburg
Milton
Birch River
Grayson
Huntington
St. Albans
CHARLESTON
Upper Glade
Camden-on-Gauley
Marlinton
Malden
Kendalia
Summersville
Centreville
Hamlin
Chilton
Mammoth
Greendale
Edray
Sunset
Valley Centre
Wayne
Myra
Brownstown
Cannelton
Mt. Nebo
Richwood
Wilsonville
Louisa
Fort Gay
Midkiff
Spurlockville
Coalburg
Montgomery
Mount Lookout
Huntersville
Williamsville
Ferguson
Winifrede
Gauley
Snow Hill
Academy
Madison
Powellton
Ansted
Hawks Nest
Cove Gap
Orange
Acme
Fayette
Warm Sprs.
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Columbia Sulphur Sprs.
Richardson
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Logan
Fayetteville
Caperton
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Millboro Depot
Goshen Bridge
Oak Hill
Clifftop
Frankford
Rockbridge Alum Sprs.
Dingess
Bald Knob
Macdonald
Blue Sulphur Sprs.
Prestonburg
Williamson
Lewisburg
Clifton Forge
Rockbridge Baths
Beech Creek
Ceeana
Quinnimont
Meadow Cr. Sta.
Richmond
Lexington
Sun Hill
Hinton
Backbone
Collierstown
Beckley
Alderson
Covington
Oakdale
Laird
Pikeville
Baileysville
Pineville
Soak Creek
Talcott
Gala Natural Bridge
Foss
Iaeger
Pipestem
Union
Sweet Sprs.
Basin Spring
Buck
Salt Sulphur Sprs.
Welch
Ashland
Concord Church
Red Sulphur Sprs.
Craig Cy.
Fincastle
Hindman
Golden Spr.
Perryville
Elkhorn
Goodwill
Buchanan
Grundy
Maybeury
Cooper
Princeton
New Castle
Blue Ridge Spr.
Sinking Cr.
Interior
Mountain Lake
Montvale
Ava
Pocahontas
Bramwell
Ingleside
Hollins
Roanoke
Hazard
Whitesburg
Clintwood
Bear Wallow
Bluestone Jc.
Graham
Newport
Salem
Lowry
Bedford
Ada
Bluefield
Blacksburg
Ellistow
Vinton
Evington
Narrows
Pearisburg
Pound
Colley
Tazewell
Eland
Burkes Garden
Stafordsville
New River Dep.
Montgomery
Christiansburg
Otter View
Kennett
Dundee
Stonega
Wise
Dante
Richlands
Cedar Bluff
Dublin
Radford
Bonbrook
Toms Creek
Coeburn
Cleveland
Lebanon
Newbern
Pulaski
Snowville
Union Hall
Elba
Franklin Jc.
Norton
Wytheville
Max Meadows
Copper Valley
Rocky Mount
Crab Orchard
Intermount
Big Stone Gap
Gibsonville
Saltville
Rural Retreat
Allisonia
Big River
Waidsboro
Whittles Dep.
Dungannon
Clinch
Glade Spring
Marion
Ivanhoe
Foster Falls
Floyd
Chatham
Natural Tunnel
Betty Baker
Burke Fork
Tuggles Gap
Elamsville
Shady Grove
Martinsville
Jonesville
Clinchport
Mendota
Emory
Abingdon
Summerfield
Hillsville
Gossan
Mayberry
Stuart
Troutdale
Kibler
Preston
Ridgeway
Neapolis
Danville
Cumberland Gap
Bristol
Wallace
Independence
Cold Spr.
Crandall
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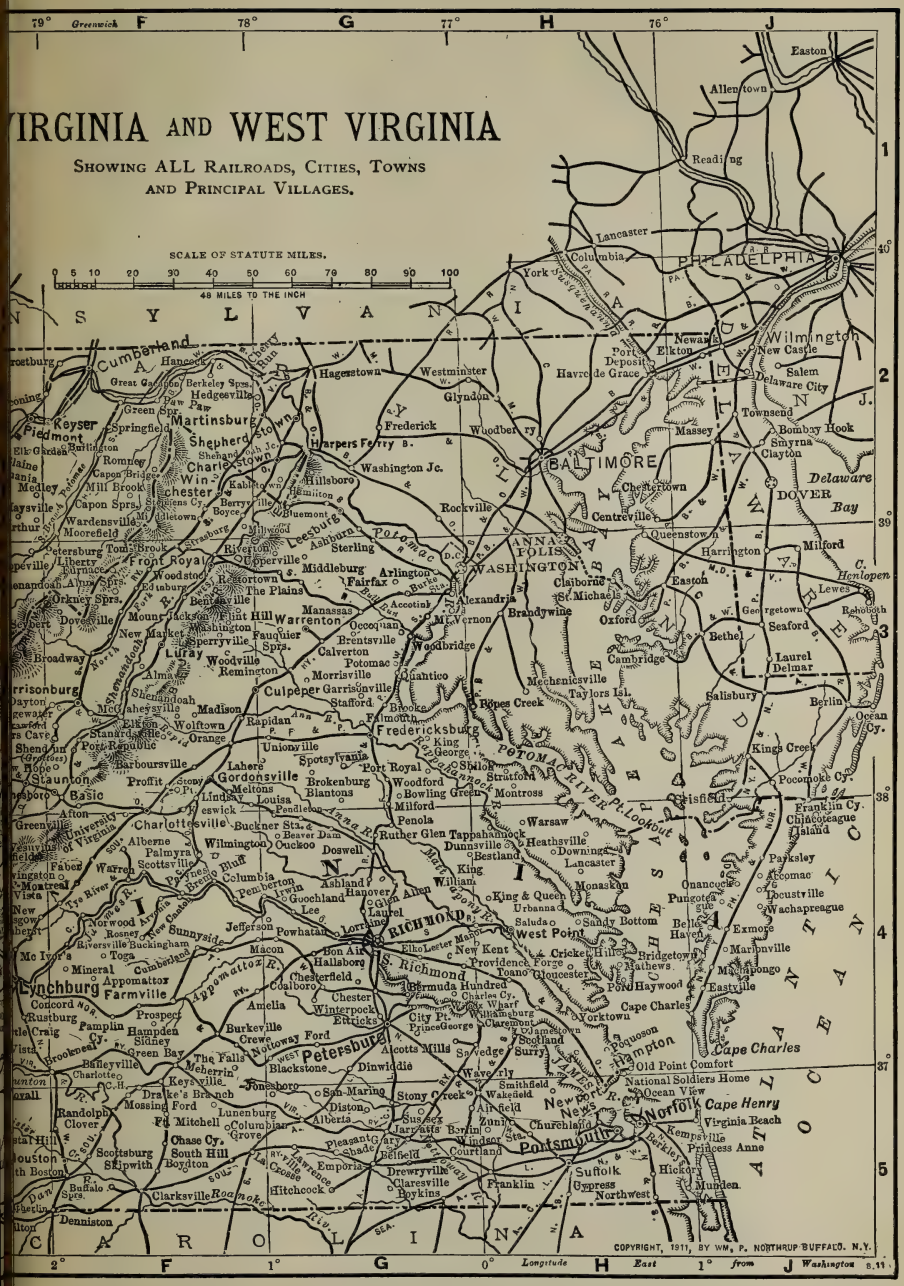
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Hagerstown
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oak. In the central and western sections are found the oak, hickory, walnut, chestnut, birch, beech, maple, poplar, cherry, ash, sycamore and elm. In the higher latitudes are found the hemlock, spruce and white pine.

In respect to ready access to markets for the products of her soil, of her foundries and factories and of her inexhaustible beds of coal and iron as well as in respect to facility of purchase from the markets of the world without, Virginia is most favorably circumstanced. Five trunk lines of railroad penetrate and intersect the state. These, with their numerous branch lines, and their connections with other roads, place every portion of the state in communication with every principal port and city in the country. The lines of steamboats that ply the navigable streams of eastern Virginia afford commercial communication for large sections of the state with the markets of this country and of Europe.

Virginia has, from early colonial days, been a leader in educational matters and has a complete system of public instruction, extending from the primary grades to the university and technical schools, and many private high schools, academies and colleges.

POPULATION OF INCORPORATED CITIES, TOWNS AND VILLAGES—U. S. CENSUS 1910.

Abingdon	1,757	Eastville	322	Monterey	240
Alexandria	15,329	Edinburg	574	Mt. Crawford	228
Appalachia	1,090	Elba	330	Mt. Jackson	479
Ashland	1,324	Elkton	873	Mt. Sidney	221
Barton Heights	1,388	Emporia	2,018	Narrows	975
Basic City	1,632	Fairfax	413	Newbern	160
Bedford City	2,508	Falls Church	1,128	Newcastle	733
Belle Haven	296	Farmville	2,971	New Hope	106
Berryville	876	Fincastle	479	New Market	638
Big Stone Gap	2,590	Floyd	369	Newport News	20,205
Blacksburg	875	Franklin	2,271	Norfolk	67,452
Blackstone	1,486	Fredericksburg	5,874	North Tazewell	342
Bond	305	Fries	1,175	Norton	1,886
Bowling Green	433	Front Royal	1,133	Occoquan	246
Boydton	421	Galax	755	Ornancock	1,001
Boykins	505	Gate City	599	Orange	674
Branchville	239	Glade Spring	324	Pamplin	168
Bridgewater	859	Gladeville (Wise P.		Pearisburg	470
Bristol	6,247	O.)	806	Pennington Gap	792
Broadway	416	Glasgow	407	Petersburg	24,127
Brookneal	504	Gordonsville	564	Phoebus	2,394
Buchanan	792	Goshen	165	Pocahontas	2,452
Buena Vista	3,245	Graham	1,917	Port Royal	194
Burkeville	653	Grundy	264	Portsmouth	33,190
Cambria	535	Hamilton	315	Potomac	559
Cape Charles	1,948	Hampton	5,505	Pulaski	4,807
Charlotte C. H.	329	Harrisonburg	4,879	Purcellville	388
Charlottesville	6,765	Haymarket	162	Radford	4,202
Chase City	1,662	Herndon	802	Remington	251
Chatham	1,113	Highland Park	1,817	Richlands	743
Chincoteague	1,419	Hillsboro	138	Richmond	127,628
Christiansburg	1,568	Hillsville	288	Ridgeway	393
Claremont	630	Holland	236	Roanoke	34,874
Clarksville	794	Honaker	869	Rocky Mount	967
Clifton	204	Houston	516	Round Hill	379
Clifton Forge	5,748	Iron Gate	600	Salem	3,849
Clinchport	252	Jonesville	383	Saltville	1,628
Clintwood	342	Kenbridge	196	Scottsville	283
Clover	258	Keysville	432	Seddon (Bland P. O.)	247
Coeburn	645	Lacrosse	281	Shenandoah	1,431
Colonial Beach	721	Lawrenceville	1,733	Shendun	456
Columbia	157	Lebanon	366	Singer Glen	110
Courtland	283	Leesburg	1,597	Smithfield	1,278
Covington	4,234	Lexington	2,931	South Boston	3,516
Crewe	1,802	Louisa	172	South Till	732
Culpeper	1,795	Lovettsville	192	Stanleyton	218
Damascus	1,299	Luray	1,218	Staunton	10,604
Danville	19,020	Lynchburg	29,494	Stephens City	483
Dayton	516	McDowell	139	Strasburg	762
Dendron	1,653	Manassas	1,217	Stuart	388
Drakes Branch	703	Marion	2,727	Suffolk	7,008
Dry Forks	119	Martinsville	3,368	Tacoma	169
Dublin	350	Mechanicsburg	97	Tappahannock	478
Duffield	122	Middleburg	263	Tazewell	1,230
Dumfries	158	Middletown	363	Timberville	240
East Stone Gap	397	Mineral	86	Troutdale	431

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For Index to Advertisers see page 14

POPULATION OF INCORPORATED CITIES, ETC.—Cont'd.

Upperville	296	Wakefield	570	Wiehle	70
Urbanna	475	Warrenton	1,427	Williamsburg	2,714
Victoria	682	Washington	235	Winchester	5,864
Vienna	578	Waterford	331	Windsor	328
Vinton	1,928	Waverly	1,064	Woodstock	1,314
Virgilina	270	Waynesboro	1,389	Wytheville	3,054
Virginia Beach	320	West Point	1,397	Yorktown	136
Wachapreague	485				

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Pearce Horne, The Victoria, Washington

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G. W. Manly, 100 E. Lexington, Baltimore

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OHIO.

J. T. Harrison.....Columbus

PENNSYLVANIA.

T. J. Hunt, 532 Walnut, Philadelphia
F. M. Leonard, 119 S. 14th, Philadelphia

LIST OF COUNTY OFFICERS.

County.	County Seat.	County Clerk.	Treasurer.
Accomac	Accomac	J. D. Grant	A. J. Lilliston.
Albermarle	Charlottesville	W. L. Maupin	N. C. McGee.
Alexandria	Rosslyn	G. H. Rucker	E. W. Ball.
Allegheny	Covington	J. J. Hobbs	J. D. Mustoe.
Amelia	Amelia C. H	S. L. Farrar	G. K. Taylor.
Amherst	Amherst	W. E. Sandidge	H. C. Joyner.
Appomattox	Appomattox	J. R. Horsley	R. F. Burke.
Augusta	Staunton	Harry Burnett	J. N. McFarland.
Bath	Warm Springs	F. L. LaRue	J. M. Douglass.
Bedford	Bedford City	S. M. Bolling	S. H. Price.
Bland	Bland	R. C. Repass	J. H. Greever.
Botetourt	Fincastle	T. McDowell	J. B. Buhrman.
Brunswick	Lawrenceville	W. T. Sledge	E. B. Lewis.
Buchanan	Grundy	Jos. Hibbitts	J. A. Looney.
Buckingham	Buckingham	W. J. Hubbard	J. L. Anderson.
Campbell	Rustburg	S. C. Goggin	R. W. Callahan.
Caroline	Bowling Green	E. R. Coghill	C. T. Smith.
Carroll	Hillsville	Dexter Goad	C. C. Semones.
Charles City	Charles City	R. S. Major	C. L. Babcock.
Charlotte	Charlotte C. H	J. C. Carrington	G. B. Russell.
Chesterfield	Chesterfield	P. V. Cogbill	J. P. Gilliam.
Clarke	Berryville	Sam'l McCormick	W. A. Bradford.
Craig	Newcastle	A. W. Webb	O. O. Sugar.
Culpeper	Culpeper	W. E. Coons	S. R. Smith.
Cumberland	Cumberland	C. R. Sanderson	E. R. Davis.
Dickenson	Clintwood	E. B. Chase	E. Tiller.
Dinwiddie	Dinwiddie	A. M. Orgain	John Hargrave
Elizabeth City	Hampton	H. H. Holt	David Johnson.
Essex	Tappahannock	H. Southworth	W. J. Parker.
Fairfax	Fairfax	F. W. Richardson	Robt. Wiley.
Fauquier	Warrenton	J. R. Turner	Hugh Hamilton.
Floyd	Floyd	B. S. Pedigo	C. W. Vest.
Fluvanna	Palmyra	Wm. Sclater	T. E. Cowherd.
Franklin	Rocky Mount	O. H. Price	P. D. Divers.
Frederick	Winchester	P. H. Gold	S. M. Chiles.
Giles	Pearisburg	F. E. Snidow	J. H. Woodrum
Gloucester	Gloucester	A. T. Wiatt	R. P. Gray.
Goochland	Goochland	M. T. Monteiro	G. P. Cowherd.
Grayson	Independence	I. B. Bryant	D. J. Busic.
Greene	Stanardsville	Z. P. Page	W. B. Cole, Jr.
Greenesville	Emporia	F. P. Turner	B. W. Wyche.
Halifax	Houston	G. Craddock	Thos. Easley.
Hanover	Hanover	C. W. Taylor	H. G. Vaughan.
Henrico	Richmond	S. P. Waddill	H. C. Hechler.
Henry	Martinsville	J. H. Matthews	D. S. Davis.

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County	County Seat.	County Clerk.	Treasurer.
Highland	Monterey	J. C. Matheny	J. A. Jones.
Isle of Wight	Isle of Wight	A. S. Johnson	B. L. Roberts.
James City	Williamsburg	T. H. Geddy	S. S. Hankins.
King George	King George	E. L. Hunter	J. T. Minor, Jr.
King and Queen	King and Queen C. H.	W. F. Bagby	J. R. F. Vaughan.
King William	King William	B. C. Garrett	R. J. Palmer.
Lancaster	Lancaster	Wm. Chilton	R. R. Dunaway.
Lee	Jonesville	H. C. T. Ewing	A. M. Ely.
Loudon	Leesburg	W D. Hempstone	J. L. Gill.
Louisa	Louisa	J. J. Porter	R. P. May.
Lunenburg	Lunenburg	J. L. Yates	G. E. Smith.
Madison	Madison	G. H. Taylor	F. P. Smith.
Mathews	Mathews	S. Smith	J. J. Burke.
Mecklenburg	Boydton	H. F. Hutcheson	H. N. Beales.
Middlesex	Saluda	F. M. Eastman	W. H. Perkins.
Montgomery	Christiansburg	G. W. Wilson	W. H. Dunklee.
Nansemond	Suffolk	R. R. Smith	G. W. Butts.
Nelson	Livingston	E. L. Kidd	J. R. Peebles.
New Kent	New Kent	T. N. Harris	P. H. Sweet.
Norfolk	Portsmouth	A. H. Martin	S. W. Lyons.
Northampton	Eastville	R. W. Nottingham	J. B. Wise.
Northumberland	Heathsville	W. S. Cralle	J. M. Booth.
Nottoway	Nottaway	E. S. Deane	G. P. Adams.
Orange	Orange	C. Woolfolk	W. H. Ricketts.
Page	Luray	F. W. Weaver	S. J. Richey.
Patrick	Stuart	J. S. Taylor	W. C. Hooker.
Pittsylvania	Chatham	S. S. Hurt	T. J. Coles.
Powhatan	Powhatan	J. A. Tillman	M. F. Swann.
Prince Edward	Farmville	Horace Adams	S. W. Watkins.
Prince George	Prince George	W. D. Temple	Thos. Temple.
Prince William	Manassas	Edwin Nelson	J. E. Herrell.
Princess Anne	Princess Anne	A. E. Kellam	A. C. Smith.
Pulaski	Pulaski	J. N. Bosang	J. F. Wysor.
Rappahannock	Washington	W. C. Armstrong	B. J. Wood.
Richmond	Warsaw	J. B. Rains	R. B. Omohundro.
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Wythe	Wytheville	J. R. Honaker	S. E. Crockett.
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DIGEST OF THE LAWS OF VIRGINIA.

ALIENS.—According to the Code, any alien, not an enemy, may acquire by purchase or descent and hold real estate, and the same may be transmitted in the same manner as citizens.

ASSIGNMENTS.—An insolvent debtor may make a voluntary assignment to a trustee for the benefit of creditors and may prefer certain creditors.

ATTACHMENTS.—Every attachment (except when made to run against specific property) may be levied on the estate, real or personal, or when it is against non-resident or absconding debtor on any remainder of property of the defendant, in any county in the State. Attachments may issue on affidavit that a defendant is: First, a foreign corporation; second, is a non-resident of the state having estate or debts due him within the county or where suit is brought; or, third, is removing or about to remove from the state with intent to change domicile; or, fourth, has removed or is about to remove property sued for, or his estate or a material part thereof, so that execution on a judgment will be unavailing; or, fifth, has converted or is about to convert his property or part thereof into money, etc., with intent to hinder, delay or defraud his creditors; or, sixth, has disposed of or is about to dispose of his estate or part thereof with

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DEEDS.—A deed must be signed and sealed by the grantor, acknowledged or proved by two witnesses, and recorded within sixty days in the office of the county clerk of the county where the land lies. The Act of Feb. 29, 1908, validated all the acknowledgments taken by mayors and members of the council who were ex-officio justices of the peace and whose power was questioned, by making their acts legal. A scroll is sufficient.

INTEREST.—Six per cent is the legal rate. Contracts for a greater sum are void, except as to the principal.

JUDGMENTS.—A judgment is a lien on real estate in the county where rendered from the first day of the term when rendered. They bear interest at six per cent.

LIMITATIONS.—Lands east of the Alleghenies, fifteen years; west of those mountains, ten years; persons under liabilities, ten years after removal of same; deeds and mortgages, except by corporations, twenty years; all deeds of trust and mortgages to secure unpaid purchase money, twenty years; contracts under seal, ten years; not under seal, five years; bond of public officers, ten years; items on store account, two years; any other contract, three years. Acknowledgment of a debt must be in writing.

MARRIED WOMEN.—The property, real and personal, of any female who may marry and any property acquired by a married woman as a separate trade is her sole property. She may contract in regard thereto, sue and be sued, but her husband must join in any contract in reference to her property other than that acquired by her as sole trader. She may devise and bequeath her property as though unmarried.

FORM OF DEED OF BARGAIN AND SALE.

This deed, made this.....day of....., in the year one thousand nine hundred and....., between..... and....., his wife, of the first part, and.....of the second part, witnesseth, that in consideration of the sum of.....dollars, the said.....and..... do grant unto the said.....with general warranty, all (describe premises).

The said.....and.....covenant that they have the right to convey the said land to the grantee; that they have done no act to incumber the said land; that the grantee shall have quiet possession of the said land, free from all incumbrances, and that.....and....., parties of the first part, will execute such further assurance of the said land as may be requisite.

Witness the following signatures and seals.

Signed, sealed and delivered .....(Seal,)
in presence of .....(Seal.)
.....
.....

FORM OF ACKNOWLEDGMENT.

State of Virginia,
County of....., to-wit:

I, ..., a notary public for the county of.....aforesaid, in the State of Virginia, do certify that....., whose name is signed to the within writing, bearing date on the.....day of....., 19...., has acknowledged the same before me in my county aforesaid.

Given under my hand, this.....day of....., 19....
(Official Signature and Seal).

State of Virgina,
County of....., to-wit:

I, ..., notary public for the county of....., in the State of Virginia, do certify that....., the wife of....., whose name is signed to the within writing, bearing date on the.....day of....., 19...., personally appeared before me, in the county aforesaid, and being examined by me privily and apart from her husband, and having the writing aforesaid fully explained to her, she, the said....., acknowledged the said writing to be her act, and declared that she had willingly executed the same, and does not wish to retract it.

Given under my hand, this.....day of....., 19....
(Official Signature and Seal.)

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Sale Nelson	"
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WASHINGTON.

CAPITAL—OLYMPIA.

Population, 1,141,990.
(U. S. Census, 1910.)

Washington was admitted into the Union as a state November 11, 1889. It occupies the extreme northwestern portion of the United States. The Straits of Juan de Fuca, Vancouver island and the British Columbian possessions mark the northern border, the State of Idaho the eastern, the State of Oregon lying on the south; the Pacific ocean limits the land's end to the west. The state's area comprises an extent of, approximately, 70,000 square miles, 1,156 square miles of this being tide-water—Puget Sound. The state is divided into two most distinctive sections by the Cascade range of mountains, each section with a climate differing from the other and generally designated as "wet" and "dry" climates. Western Washington, comprising the Sound country and that section west of the Cascades, includes about one-third of the total area of the state, is heavily timbered, with a mild and equable climate, small areas of natural prairie land, and that generally of a gravelly and non-productive nature.

Eastern Washington is for the most part barren of trees, a rolling prairie, rich in soil, but for a large part subject to the necessity of irrigation for agricultural purposes. The climate of this section has more of the extremes of heat and cold than the western portion, and yet by no means to that extent which characterizes states of the same altitude and further east.

The climate of Washington is much more equable than that of other states situated in corresponding latitudes. The daily and seasonal range of temperature which so greatly affects climate everywhere is not great in this state. The mean temperature for the month of January, which is usually the coldest month in the year, is 35.2 degrees. This is the average of the mean January temperature for ten years, taken at stations well distributed throughout the entire state. A similar average for July, usually the hottest month, gives 64.6 degrees. These averages cannot be far from the true or normal temperature for January and July. The difference between these is 29.4 degrees, the seasonal range. A comparison of the difference between the winter and summer temperature in Idaho, Montana, North Dakota, Wisconsin or Michigan, all of which lie in the same latitude as Washington, with the seasonal change in this state will show that it is comparatively low. To this fact may be attributed the entire absence of sudden changes or violent disturbances of the atmosphere within the state. The average of these two extremes, the temperature of January and July, gives a little less than 50 degrees for the mean annual temperature of the state. This is, however, about one degree above the true or normal temperature.

Puget Sound—penetrating to the heart of the western section—is the finest inland body of salt water known to the world. Through the Straits of Juan de Fuca it is always accessible to and from the Pacific ocean, whatever the weather may be. It covers a surface of nearly 2,000 square miles and possesses innumerable harbors safe, deep and of easy access. The location of this remarkable body of water is of greatest advantage to the state in the growth of shipping and international commerce, when the Pacific ocean is reckoned with. Puget Sound occupies the extreme northwestern portion of the state, and consequently is the nearest ocean port, not only to Alaska, but to the Orient. Puget Sound is capable of handling the shipping of the world, and will soon be known, as well, as one of the principal shipbuilding points in this or any other country.

It is dotted with beautiful islands, some of them forming whole counties, with numerous coves and inlets stretching out in all directions. The shores are bold and precipitous, being almost everywhere deep enough to afford a landing for deep sea vessels. The soil bordering the Sound is rich, the climate temperate and genial, and the scenery unsurpassed. The forests are the wonder of the world, and the gigantic fisheries "begin where the forest ends."

The principal river of the state is the Columbia, traversing the whole extent of the state from east to southwest and marking a portion of the southern boundary. Its tributaries are the Snake, joining at or near Pasco; the Yakima, Okanogan (in the north-central portion), the Spokane and numerous lesser streams. Flowing into Puget Sound are the Duwamaish, Puyallup, White, Black, Cedar, Snohomish, Snoqualmie, Swinomish, Skatgit, Nooksack, Skokomish and others of lesser note. Flowing into the Columbia nearer the Pacific are the Cowlitz and the Lewis rivers, both navigable streams, and into Gray's Harbor flows the Chehalis, navigable to some extent. Gray's Harbor and Willapa Harbor mark the middle and southern portions of the Washington coast, both being capable of accommodating the ordinary ocean-going vessels of the coast lumber trade. These two are the only accessible harbors of the coast between the Columbia River and the Straits of Fuca.

The principal bodies of fresh water within the state are Lake Washington, forming the eastern boundary of the city of Seattle; American Lake, southeast

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of Tacoma; Lake Chelan, in the Okanogan country, and Lake Whatcom, east of the city of the same name. Numerous small lakes dot the state, and all of them may be said to afford splendid opportunities for the sportsman and angler. The woods of Washington abound with deer, bear and lesser game, while the Olympic peninsula possesses vast bands of elk, and in the mountains are found sheep and goats. Grouse, pheasants, ducks and geese abound.

The scenic splendors of the state rival those of all America. In southwestern Washington stand majestic Mt. Ranier and Mt. Tacoma, while further to the south is Mt. St. Helens. In the north is Mt. Baker, a snow-capped peak, and with the Olympics in the west and the Cascades in the middle section, the grandeur of mountain scenery is not excelled even in the Alps.

Washington state possesses as great natural facilities for vast and diversified industries as any state in the Union. Its agricultural, pastoral, lumbering fishing, manufacturing and mining resources are alike unlimited. The numerous harbors along the shore line of Puget Sound give unsurpassed commercial advantages in a maritime sense and the railroad facilities are sufficiently-developed to afford splendid opportunities for inland transportation in all directions.

Eastern Washington.—Agriculture is Eastern Washington's leading and most remunerative industry. The excellence of the country as a wheat region cannot be questioned, as years of experience has demonstrated, and when considered with the age of the state ought to convince the most incredulous that it possesses agricultural capabilities of the very highest order in all lines of this department of industry. It is not alone a wheat section, but one in which diversified farming is successfully pursued. Eastern Washington is and will be a great fruit growing section. Washington apples are shipped to all parts of the country and to foreign markets, and in competition with other fruit command the highest price. The keeping quality of the fruit is excellent and apples stand shipment to all parts of the world.

Most of the fruit is produced under irrigation, though this is not necessary in all districts. While waiting for the young trees to grow to the point of bearing, melons, strawberries, vegetables and other garden truck may be raised and good markets are assured.

Western Washington.—The principal grain crop of Western Washington is oats. They grow very surely and luxuriantly, yielding each year from 60 to 100 bushels per acre, always commanding a good price. The soil in most places is adapted to gardening. Fruits and berries of excellent quality grow in profusion, bringing a high price in the Eastern states, as well as in the home market. Dairying is profitable, the prolific growth of all succulent grasses and the long growing season affording the best of pasturage, and good water is everywhere abundant. No difficulty is experienced in wintering stock of all kinds. There is no portion of the United States where heavier crops of timothy, clover and alfalfa can be grown than in Western Washington.

The Wheat Belt.—East of the Columbia river the great rolling plain of the grain belt greets the eye of the traveler. From the big bend which the Columbia makes at its confluence with the Okanogan river, extending far down into the southeastern tier of counties, an area thousands of square miles in extent, are the wheat lands—the "bread basket" of the state. Much of the land was formerly an open range and for years was considered unfit for the production of crops, a theory which has been proven absolutely untrue by the developments of more recent times. Today, covering these same areas, will be found the farms of thousands of wheat growers. The "desert," so-called, is a desert no longer. The bunch grass and sage brush are rapidly disappearing and their places taken by fields of waving grain. Portions of several of the counties lying west of the Columbia river are also devoted largely to wheat growing and stock raising, and in their general characteristics conform to the district just described.

Lumbering Industry.—Lumbering is Washington's largest single industry. Chief in the list of merchantable timbers is the Douglas fir. For heavy structural purposes, as well as for lighter building uses and for interior finish, lumber sawed from Washington fir logs is famous the world over. Experts have estimated that there is still standing within the borders of the state about 120 billion feet of fir timber, constituting about 60 per cent. of the total remaining timber supply. Next in importance is spruce, of which there are about 25 billion feet uncut. There are great quantities of cedar, the principal use of which is for shingles. There are over four hundred shingle mills in the state. Other marketable varieties are hemlock, spruce and yellow pine.

Fisheries.—Salmon fishing is one of the most important industries of the state. The capital invested in 1909 exceed $4,825,000; the number of persons employed was 13,327 and wages paid amounted to $4,034,705. The total product for 1909 was $13,534,010. In addition to the salmon industry, the cod, halibut, mackerel and herring fisheries on the banks off the coast give employment to a large number of men. Oyster culture is carried on extensively. Clams, crabs and shrimp are abundant and many kinds of game fish are found in the streams and fresh water lakes.

Mining.—The coal mines of Washington constitute an important portion of its natural resources. The production of coal on a commercial basis began in the year 1860, when an output slightly in excess of 5,000 tons was marketed. The industry since that time has been steadily extended until the annual production now approximates 4,000,000 tons. Notwithstanding a steady increase in the out-

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(See adv. in Real Estate Dealers, California)

put, the demand for coal during the past two years has taxed the capacity of the operating companies to their utmost. It is anticipated that this condition will be relieved by the opening of new mines and through the more extensive working of those now being developed.

Metal mining is still in the infancy of its development, although there is no doubt that the mountainous regions of the state contain vast and valuable deposits of metal-bearing ore. The development thus far carried on has been confined largely to the counties bordering upon Puget Sound in Western Washington, and to Okanogan, Ferry, Chelan and Stevens counties in Eastern Washington.

Commerce—During the fiscal year ending June 30, 1910, vessels aggregating 1,766,680 tons entered and 2,596 vessels aggregating 2,049,330 cleared in the foreign trade of the Puget Sound customs district, which includes all of the ports of the State of Washington. The value of the imports was $28,910,491 and the value of the exports was $29,889,473. In addition to these imports many million dollars worth of goods was imported into the district for immediate transportation to the interior without appraisement. A very large commerce is carried on between Washington and the other Pacific Coast states, Alaska, Hawaii and the Philippine Islands, and the receipts in this trade average $30,00,000 and the shipments $46,000,000 per annum.

POPULATION OF INCORPORATED CITIES, TOWNS AND VILLAGES—U. S. CENSUS 1910.

Aberdeen	13,660	Grandview	320	Port Angeles	2,286
Almira	368	Granger	453	Pt. Orchard	682
Anacortes	4,168	Granite Falls	714	Pt. Townsend	4,181
Arlington	1,476	Hamilton	405	Poulsbo	364
Asotin	820	Harrington	661	Prescott	502
Auburn	957	Hartline	237	Prosser	1,298
Bellingham	24,298	Hatton	161	Pullman	2,602
Blaine	2,289	Hillyard	3,276	Puyallup	4,544
Bothell	599	Hoquiam	8,171	Quincy	264
Bremerton	2,993	Ilwaco	664	Raymond	2,450
Brewster	296	Index	417	Reardan	527
Bridgeport	431	Ione	634	Renton	2,740
Buckley	1,272	Issaquah	628	Republic	999
Burlington	1,302	Kahlotus	132	Ritzville	1,859
Camas	1,125	Kalama	816	Rockford	663
Cashmere	625	Kelso	2,039	Rosalia	767
Castle Rock	998	Kennewick	1,219	Roslyn	3,126
Cathlamet	352	Kent	1,908	Roy	315
Centralia	7,311	Kettle Falls	377	Ruston	780
Charleston	1,062	Kirkland	532	St. John	421
Chehalis	4,507	La Conner	603	Seattle	237,194
Chelan	682	Lakeside	222	Sedro-Woolley	2,129
Cheney	1,207	Latah	339	Shelton	1,163
Chewelah	823	Leavenworth	1,551	Skykomish	238
Clarkston	1,257	Lind	531	Snohomish	3,244
Cle Elum	2,749	Little Falls	631	Snoqualmie	279
Colfax	2,783	Lyman	441	South Bend	3,028
Colton	393	Lynden	1,148	South Prairie	264
Colville	1,512	Mabton	666	Spangle	299
Conconully	357	Marysville	1,239	Spokane	104,402
Concrete	945	Medical Lake	1,730	Sprague	1,110
Cosmopolis	1,132	Milton	448	Springdale	251
Coulee City	276	Monroe	1,552	Stanwood	544
Coupeville	310	Montesano	2,488	Starbuck	761
Creston	308	Mt. Vernon	2,381	Steilacoom	430
Cunningham	153	Newport	1,199	Stevenson	387
Davenport	1,229	North Bend	299	Sultan	576
Dayton	2,389	North Yakima	14,082	Sumas	902
Deer Park	875	Northport	476	Sumner	892
Eatonville	754	Oakesdale	882	Sunnyside	1,379
Edmonds	1,114	Oakville	465	Tacoma	83,743
Elberton	330	Ocosta	127	Tekoa	1,694
Ellensburg	4,209	Odessa	885	Tenino	1,038
Elma	1,532	Okanogan	611	Toledo	375
Endicott	474	Olympia	6,996	Toppenish	1,598
Ephrata	323	Oroville	495	Tukwila	361
Everett	24,814	Orting	799	Tumwater	490
Fairfield	308	Pacific	413	Twisp	227
Farmington	489	Palouse	1,549	Uniontown	426
Ferndale	691	Pasco	2,083	Vancouver	9,300
Friday Harbor	400	Pataha	176	Waitsburg	1,237
Garfield	932	Pe Ell	838	Walla Walla	19,364
Goldendale	1,203	Pomeroy	1,605	Wapato	400

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POPULATION OF INCORPORATED CITIES, ETC.—Cont'd.

Washougal	456	White Salmon	682	Winlock	1,140
Washtucna	300	Wilbur	757	Woodland	384
Waterville	950	Wilkeson	899	Yacolt	435
Waverly	318	Wilson Creek	405	Yakima City	263
Wenatchee	4,050				

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LIST OF COUNTY OFFICERS.

County.	County Seat.	County Clerk.	Treasurer.
Adams	Ritzville	W. E. Smith	A. R. Faucher.
Asotin	Asotin	H. L. Post	E. H. Dammarell.
Benton	Prosser	F. E. Snively	J. K. DePriest.
Chehalis	Montesano	L. Herriman	W. B. Paine.
Chelan	Wenatachee	D. Keith	C. A. Battles.
Clallam	Port Angeles	H. White	C. L. Babcock.
Clarke	Vancouver	W. S. T. Derr	W. R. Fletcher.
Columbia	Dayton	J. F. Clancy	C. Beckett.
Cowlitz	Kalama	H. Kirby	H. Dunham.
Douglas	Waterville	J. F. Irwin	F. Malfa, Jr.
Ferry	Republic	C. C. Adams	W. J. O'Connell.
Franklin	Pasco	A. A. Barnes	L. D. Conrad.
Garfield	Pomeroy	E. Powell	J. H. Schneckloth.
Grant	Ephrata	F. E. Emmett	C. T. Sanders.
Island	Coupeville	M. Waugsness	R. H. Gillespie.
Jefferson	Port Townsend	C. G. Warren	P. C. Peterson.
King	Seattle	D. K. Sickles	W. H. Hanna.
Kitsap	Port Orchard	W. C. Newman	J. L. Kiernan.
Kittitas	Ellensburg	Wm. Newstrum	F. Gilmour.
Klickatat	Goldendale	J. A. Miller	H. J. Marshall.
Lewis	Chehalis	D. Monfort	B. F. Arnold.
Lincoln	Davenport	James Goodwin	R. D. Anderson.
Mason	Shelton	S. D. Grout	M. F. Knight.
Okanogan	Conconully	Wm. McClure	A. J. Nickle.
Pacific	South Bend	E. A. Seaborg	N. R. Whitcomb.
Pierce	Tacoma	E. F. McKenzie	Ed. Meath.
San Juan	Friday Harbor	C. E. Hackett	E. H. Nash.
Skagit	Mt. Vernon	T. Thompson	W. R. Wells.
Skamania	Stevenson	A. Fleischhauer	H. Swisher.
Snohomish	Everett	W. F. Martin	C. L. Lawry.
Spokane	Spokane	G. B. Derbyshire	Z. Stewart.
Stevens	Colville	W. L. Johnson	B. Philipps.
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Wahkiakum	Cathlamet	A. I. Thomas	J. G. Bailey.
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Whatcom	Bellingham	S. E. Leitch	F. Wilson.
Whitman	Colfax	G. H. Newman	W. M. Duncan.
Yakima	North Yakima	A. W. Barr	Frank Bond.

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PUBLIC LANDS.

Statement by Land Districts and Counties with Brief Description.

County.	Area appropriated and unreserved. Surveyed. Acres.	Unsurveyed. Acres.	Total. Acres.	Brief description of character of unappropriated and unreserved land.
Land District—North Yakima.				
Benton	66,400	.....	66,400	Rolling, prairie, hilly, grazing.
Grant	32,720	.....	32,720	No description.
Kittitas	127,800	222,652	350,452	Grazing and prairie, timber.
Yakima	93,520	274,500	368,020	
Total	320,440	497,152	817,592	
Land District—Olympia.				
Chehalis	141	.....	141	Mountainous timbered.
Jefferson	137	.....	137	Do.
King	1,013	.....	1,013	Do.
Kitsap	40	.....	40	Do.
Mason	1,539	480	2,019	Do.
Pierce	128	.....	128	Do.
Thurston	127	.....	127	Do.
Total	1,125	480	3,605	
Land District—Seattle.				
Clallam	2,080	1,640	3,720	Mountainous timbered.
Jefferson	600	.....	600	Rough and broken.
King	2,800	5,000	7,800	Broken and mountainous.
San Juan	3,000	.....	3,000	Broken with little timber.
Skagit	5,000	12,000	17,000	Mountainous timbered.
Snohomish	400	4,000	4,400	Do.
Whatcom	4,000	5,000	9,000	Do.
Total	17,880	27,640	45,520	
Land District—Spokane.				
Adams	18,174	.....	18,174	Arid.
Douglas	.....	1,500	1,500	Do.
Ferry	27,974	376,369	404,610	Farming, timber.
Lincoln	51,309	4,448	58,757	Farming and grazing.
Okanogan	5,662	4,448	120,418	Farming, grazing, mineral.
Spokane	2,932	3,094	6,026	Do.
Stevens	148,095	637,138	785,233	Mts., farming, mineral.
Whitman	2,614	.....	2,614	Grazing lands.
Total	256,760	1,137,572	1,394,332	
Land District—Vancouver.				
Clarke	1,840	.....	1,840	Timbered and agricultural.
Cowlitz	7,770	2,033	9,863	Do.
Klickitat	41,270	2,640	43,910	Timbered, agrl., grazing.
Lewis	3,377	.....	3,377	Timbered and agricultural.
Pacific	685	.....	685	Do.
Skmania	5,160	2,480	7,640	Do.
Wahkiakum	440	.....	440	Timbered.
Total	60,542	7,153	67,695	
Land District—Walla Walla.				
Adams	11,073	.....	11,073	Farming, grazing.
Asotin	47,123	13,293	60,416	Mountainous, timber, prairie.
Benton	38,349	.....	38,349	Desert, grazing, timber.
Columbia	7,295	152,279	159,574	Mountainous, timber, prairie.
Franklin	34,487	.....	34,487	Prairie, grazing lands.
Garfield	6,328	44,539	50,867	Farming, grazing, timber.
Klickitat	14,365	.....	14,365	Grazing, farming, timber.
Wallawalla	11,719	.....	11,719	Do.
Whitman	15,483	.....	15,483	Farming and grazing.
Total	186,222	210,111	396,333	
Land District—Waterville.				
Chelan	22,965	.....	22,965	Mts., timber, farming.
Douglas	106,942	4,044	110,986	Do.
Grant	113,561	.....	113,561	Prairie, farming, grazing.
Okanogan	170,150	53,320	223,470	Do.
Total	413,618	57,364	470,982	
State total	1,258,587	1,937,472	3,196,059	

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ACKNOWLEDGMENTS.—Acknowledgments may be taken in the state before a judge of the supreme court or the clerk thereof or his deputy, before a judge of the superior court or clerk thereof or his deputy, or before a justice of the peace, county auditor or deputy, or notary public; out of the state before any person authorized to take acknowledgments of deeds by the laws of the state or territory wherein the acknowledgment is taken, or before any commissioner appointed by the governor of this state for such purpose. If taken outside of the state, by an officer having no seal, then there must be attached to the instrument a certificate of the clerk of court of record under the seal of the court, or other proper certifying officer of the district or county, certifying that the person whose name is subscribed to the certificate of acknowledgment was at the date thereof such officer as he represents himself to be, and that he is authorized by law to take acknowledgments of deeds, and that he verily believes the signature of the person subscribed thereto is genuine. In foreign countries acknowledgments may be taken before any minister, plenipotentiary, secretary of legation, charge d'affaires, consul, consul-general, vice-consul or commercial agent appointed by the government of the United States; or before the proper officer of any court of said country; or before the mayor or other chief magistrate of any city, town, or other municipal corporation therein. In case of deeds by corporation, the certificate of acknowledging officer must include a statement that the corporate officer or officers executing same made ..... that they are duly authorized to execute the same, and that the (corporate) seal affixed is the corporate seal of such corporation.

ARREST.—There is no imprisonment for debt in this state, except in the case of absconding debtors.

ASSIGNMENT OF WAGES.—No assignment of wages to be earned in the future to secure a loan of less than $300 shall be valid against the assignor's employer unless he accept it in writing and it be filed with the county auditor, and if the assignor of wages to be earned in the future be a married man his wife's written consent to such assignment must be attached thereto.

ATTACHMENT.—Attachment lies in cases where the defendant is a foreign corporation or a non-resident of the state; or conceals himself so that ordinary process of law cannot be served upon him; or has absconded or absented himself from his usual place in the state, so that process of law cannot be served upon him; or has removed or is about to remove his property from the state with intent to delay or defraud his creditors; or is about to convert his property or a part thereof into money for the purpose of placing it beyond the reach of his creditors; or has been guilty of fraud in contracting the debt or incurring the obligation for which the action is brought; or for damages arising from the commission of some felony, or the seduction of a female. An action may be commenced and the property of a debtor may be attached previous to the time when the debt becomes due, when nothing but time is lacking to fix an absolute indebtedness, in cases where the defendant is about to dispose of his property with intent to defraud his creditors, or is about to remove from the state and refuses to make any arrangements for securing the payment of the debt when it falls due (and which contemplated removal was not known to the plaintiff at the time the debt was contracted); or has disposed of his property in whole or in part with intent to defraud his creditors; or where the debt was incurred for property obtained under false pretenses. Before a writ will issue affidavit must be made showing the existence of the facts, and a bond given in a sum not less than $300 in a superior court and $50 in a justice court, and double the amount of plaintiff's claim.

DEEDS.—Deeds must be signed by the grantors and acknowledged. Private seals are unnecessary.

DOWER.—Dower and curtesy are abolished.

EXEMPTIONS AND HOMESTEADS.—To the householder, being the head of a family, a homestead of the value of $2,000, all wearing apparel of every person in the family; all private libraries not to exceed $500 in value, and family pictures and keepsakes; to each householder one bed and bedding and one additional bed and bedding for each additional member of the family, and other household goods and utensils not exceeding $500 in value; two cows with their calves; five swine; two stands of bees; thirty-six domestic fowls; provisions and fuel for six months, and feed for such animals for six months. To a farmer, one span of horses or mules, with harness, or two yoke of oxen, with yokes and chain, one wagon and the farming utensils actually used about the farm not exceeding $500 in value; one hundred and fifty bushels of wheat, one hundred and fifty bushels of oats or barley, fifty bushels of potatoes, ten bushels of corn, ten bushels of peas and ten bushels of onions for seeding purposes. To a mechanic, the tools and instruments used in his trade, not exceeding $500 in value. To a physician, his library, not exceeding $500 in value; also one horse, with harness and buggy; his professional instruments, and medicines not exceeding $200 in value. To attorneys, clergymen and other professional men, their libraries, not exceeding $1,000 in value; also office furniture, fuel and stationery, not exceeding $200 in value. All firearms kept for the use of a family. To any person, a canoe, skiff or small boat, with its rigging, not exceeding in

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value $250. To a person engaged in lightering, his lighters, barges or scows and a small boat, with their rigging, not exceeding $250 in value. To a teamster or drayman, his team, consisting of one span of horses or mules, or two yoke of oxen, or a horse and mule, with harness, yokes, one wagon, truck, cart or dray. To loggers, three yoke of work cattle and their yokes, and axes, chains and implements for the business, and camp equipments, not exceeding $300 in value. Current wages or salary of a person having a family dependent on him for support to the extent of $100 for his personal services are exempt from garnishment. Provided, that if the debt be for actual necessaries furnished defendant or his family such exemption shall not exceed $10 per week for four consecutive weeks and no longer.

No property is exempt from execution upon a judgment for its purchase price. The homestead is subject to execution or forced sale in satisfaction of judgment obtained (1) on debts secured by mechanic's, laborer's, materials or vendor's liens upon the premises; (2) on debts secured by mortgages on the premises executed and acknowledged by the husband and wife or by any unmarried claimant. (Laws of 1909).

GARNISHMENT.—Writs of garnishment may issue where an original attachment has been issued in accordance with the statutes in relation to attachment, and where the plaintiff sues for a debt and makes affidavit that such debt is just, due and unpaid, and that the garnishment appealed for is not sued out to injure either the defendant or the garnishee; and also where the plaintiff has a judgment wholly or partially unsatisfied of the court from which he seeks to have a writ of garnishment issue. In cases where the plaintiff has neither an attachment nor a judgment, bond must be given in double the amount of the claim. Current wages or salary of married man or woman exempt from garnishment.

INTEREST.—Legal rate, six per cent. Parties may agree upon any rate not exceeding twelve per cent. Any rate above twelve per cent is usurious. In case of usury plaintiff can only recover principal less the amount of interest accruing thereon at the rate contracted for, and defendant shall recover costs. If usurious interest shall have been paid, judgment shall be for principal less twice the amount of interest paid and less the amount of all accrued and unpaid interest.

JUDGMENTS.—Judgments are a lien upon real property from the time of rendition, in the county where rendered; in other counties, from the time a transcript is filed with the county clerk. Lien continues for six years.

LIENS UPON CHATTELS.—Blacksmith, wagon-maker, machinist or boiler-maker, has a lien upon the chattel for labor and material furnished thereon for one year after such expenditures. Within 90 days after delivering chattel to the owner, he must file, in the office of the auditor of the county where the chattel is kept, notice giving names of claimant and owner, description of chattel and amount of claim. The lien is enforceable by notice and sale as in case of chattel mortgage.

LIMITATIONS.—Upon accounts and unwritten contracts, three years; decrees or judgments and written contracts, six years; recovery of real estate, ten years.

MARRIED PERSONS.—Property of husband or wife acquired before marriage, or after marriage, by gifts, devise or descent, is separate property; property acquired during marriage by either spouse is community property.

MORTGAGES.—Mortgages of real property are executed and recorded in like manner as deeds, constitute a lien only, and must be foreclosed by action.

REDEMPTION.—Lands sold under execution or foreclosure of mortgage, one year.

FORM OF WARRANTY DEED.

This indenture made this.....day of....., in the year of our Lord one thousand nine hundred and.....between.....and.. .....his wife, the parties of the first part, and..... the party of the second part, witnesseth, that the said parties of the first part, for and in consideration of the sum of.....dollars gold coin of the United States, to them in hand paid by the said party of the second part, the receipt whereof is hereby acknowledged, do, by these presents, grant, bargain, sell, convey, and confirm unto the said party of the second part, and to his heirs and assigns, the following described tract or parcel of land, situate, lying and being in the county of....., and State of Washington, and particularly bounded and described as follows, to-wit (describe property), together with all and singular the tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining. And the reversion and reversions, remainder and remainders, rents, issues and profits thereof, and also all the estate, right, title, interest, claim of homestead, property, possession, claim and demand whatsoever, as well in law as in equity, of the said parties of the first part, of, in or to the above described premises, and every part and parcel thereof, with the appurtenances. To have and to hold, all and singular, the above mentioned and described premises, together with the appurtenances, unto the said party of the second part, his heirs and assigns, forever. And the said parties of the first part, for themselves and their heirs, the said premises in the quiet and peaceable possession of the said party of the second part, his heirs, against the said parties of the first part

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and their heirs, and against all and every person whomsoever lawfully claiming or to claim the same, shall and will warrant, and by these presents forever defend.

In witness whereof, the said parties of the first part have hereunto set their hands and seals, the day and year first above written.

Signed, sealed and delivered ..... (Seal.)
in presence of ..... (Seal.)

FORM OF ACKNOWLEDGMENT.

State of Washington,
County of.....
ss.

On this.....day of.....in the year of our Lord one thousand nine hundred and.....before me, a notary public in and for the State of Washington, personally appeared the within named..... and....., whose names are subscribed in the foregoing instrument as parties thereto, personally known to me to be the same individuals described in, and who executed the within deed and severally acknowledged to me that they executed the same freely and voluntarily, for the uses and purposes therein mentioned.

In testimony whereof, I have hereunto set my hand and affixed my official seal, the day and year first above written. (Official signature and seal).

A notary public in and for the State of Washington, at.....in .....county, in said state.

WASHINGTON

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Names appearing under Headings marked thus * are only inserted when specially contracted for.

*ABSTRACT EXAMINERS.

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CLARKE COUNTY ABSTRACT & LOAN CO, 607 W 11th (see adv) Vancouver

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Globe Realty Co, Cissna bldg "
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Hughes W J, 203 1st Natl Bk "
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Jacobson Realty Co, 109 E Holly "
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Dodge C B, 225 Bailey bldg "
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Ezelle Addison, 1010 Alaska bldg "
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Munson Mark, 2133 7th av W "
Nachant J R, 421 Central bldg "
Nagle Geo, 518 N Y bldg "
Mason F P, 629 N Y bldg "
National Land Inv Co, 471 Arcade Annex "
Nebraska Inv Co, 200 Epler blk "
Neighbors W B, 430 Burke bldg "
Nelson A J, 363 Arcade Annex "
Nelson H E, 710 Northern B & T bldg "
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Newell A B, 120 Spring "
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Niblock C B, 1056 Empire bldg "
Nichols A F Co Inc, 1 Haller bldg "
Niesz U R & Co, 254 Colman bldg "
Norman E S, 511 N Y bldg "
Norton H B, 426 Globe blk "
Norton R S Co, 318 Washn bldg "
Nunn A H & Co, 401 N Y bldg "
Oliphant J C, 533 Central bldg Seattle
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Orr Guy & Co Inc, 414 Leary bldg "
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Osner & Mehlhorn Inc, 204 Melhorn bldg "
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Pacific State Realty Co, 300 Epler blk "
Paine J A, 908 Alaska bldg "
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Pantorium Inv Co Inc, 970 Denny way "
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Patten W P, 224 Bailey bldg "
Pelton W H, 313 N Y bldg "
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Perry Herbert V Inv Co, 808 Am Bank "
Perry & Inch, 645 N Y bldg "
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Petersen C F, 405 Oriental blk "
Peterson E R Realty Co, 531 Peoples Sav Bank "
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Smiley J K, W 70th cor 15th av n w "
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Turner H S Inv Co, 405 Lumber Exch "
Ulrich Russell, 908 Alaska bldg "
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Union Trust Co (Inc), 557-8 Empire bldg "
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U S Realty Co, 603 W 45th "
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Vanasse Land Co, 319 Leary bldg "
Van Asselt J K, 608 Oriental bldg "
Van Dever P F, 8 Haller bldg "
Vernon Wm H, 2200 Market "
Virtue Geo A Co, 304 Boston blk "
Vogt J F, 14 Haller bldg "
Voight Wm, 2613 1st av "
Waldeck A T Mrs, 817 Am Bank "
Walker Wesley J Co The, 6560 4th av n e "
Wallace S I, 1009 Am Bank "
Walton J O, 4906 Rainier av "
Ward M E Mrs, 2133 N 63d "
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White C E, 222 Burke bldg "
White Geo H, 407 Oriental blk "
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Williams, Brown & Co, 519 Bailey bldg "
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Rhodes P W "
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Alberta Inv Co, 1109 Paulsen bldg "
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Braden C H, 711 Peyton bldg "
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Browne Inv Co, 806 Paulsen bldg "
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Bush-Kelliher Co, 512 Paulsen bldg "
Byrne D S & Co, 316 Hyde bldg "
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Greiner J H, 1025 Paulsen bldg "
Griffith J E, 219 Jamieson bldg "
Grinnell Fred B Co, 814 Old Natl Bank "
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Guilbert F W, 408 Fernwell bldg "
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Hale-Tindall Co, 405 Kuhn bldg "
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Hoppe J E, 8 Wolverton blk "
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Lavigne Francis, 408 Hyde bldg "
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Le Marinel H F, 11 Exch Bank "
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Malloy Bros, 214 Old Nat Bk "
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Halbert C B "
Hardesty H E & Co "
Holm-Wells-Nichols Real Est Co "
Interstate Realty & Loan Co "
Keller F F "
Lake & Rickerd "
Lemon & Crollard "
Martin Realty Co "
Monitor Orchard Co "
Mooney J S & Co "
Murphy & Hill "
Olive W M "
Red Apple Real Est Co "
Robertson & Snyder "
ROGERS F A Jr "
Solomon A D & Co "
Walker & Widney "
Wenatchee Development Co "
Wenatchee Orchard Land Co "
Wenatchee Realty & Inv Co "
Wenatchee Valley Land Co "
Wyman E A "
Hansom H M (Lincoln Co) Wilbur
Holmes C H "
McGovern J E "
Reeves R J "
Clapshaw C H (Pacific Co) Willapa
Johnson Wm "
McEwing S S Mrs "
Armstrong & Lambert (Grant Co) Wilson Creek
Big Bend Land Co "
Hamlet C B "
Alexander John (Lewis Co) Winlock
Leonard C E "
Lucas E C "
Fockler M W (Whitman Co) Winona
Hughes Emmet V "
Chapman John (Okanogan Co) Winthrop
Hodges R A "
Methow Trading Co "
Winthrop Realty Co "
Protzman W H (Clarke Co) Yacolt
Thomas J H (Yakima Co) Yakima
Solmer Geo (Thurston Co) Yelm
Furman & Fox (Yakima Co) Zillah
Lamont S R "

*RENTAL AGENTS.

READY INVESTMENT CO, 2827 Rockefeller av Everett
DAVIS JOHN & CO, 709 2d av Seattle
ELMENDORF & ELMENDORF, S-5 Howard (see adv) Spokane
INGRAM E C & CO, 617 Old Natl Bank Bldg (see adv) "
JONES ARTHUR D & CO (Established 1887), Capital Paid Up $100,000, Arthur D Jones Bldg, 125 Lincoln street "
GRANT G D & CO, 312-313 Bankers Trust Bldg (see adv) Tacoma

*SEARCHERS OF RECORDS.

TACOMA TITLE COMPANY, 915-916-917 Fidelity Bldg (see adv) Tacoma

*SECURITIES.

INGRAM E C & CO, 617 Old Natl Bank Bldg (see adv) Spokane

*STOCK RANCHES.

BARTHOLOMEW B A & CO, 892 Pacific av (see adv) Chehalis
BOWMAN WARD S, 2809A Colby av (see adv) Everett
DALLES LAND & ORCHARDS CO, 19-20-21 Clark Bldg (see adv) "
LIPKE P W, 4-5 Fobes Bldg (see adv) "
STRONG E A, 2925A Wetmore av (see adv) "
BORSETH PAUL N, State Bank Bldg (see adv) Kent
FLICK HENRY, 500 Leary Bldg (see adv) Seattle
GIEBNER & HENDRICKSON (INC), 647A New York Blk (see adv) "
ROBINSON & LOCKHART, 200 Liberty Bldg (see adv) "
BECHER & THOMPSON (INC), 401 Sprague av (see adv) Spokane
INGRAM E C & CO, 617 Old Natl Bank Bldg (see adv) "
DARLING J E & SON (see adv) Tacoma
HAVARD A & CO, 205 Bankers Trust Bldg (see adv) "
JUDGES G H CO, 215 Bankers Trust Bldg (see adv) "

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Western Lands

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McGUIRE & ORR Chicago Real Estate
Reaper Block, Chicago, Ill.
CHOICE INCOME PROPERTY TO EXCHANGE FOR FARMS and RANCHES

*STOCKS AND BONDS.

MORRISON & ESHELMAN, 1208 Alaska Bldg (see advs) Seattle

MORRISON & ESHELMAN SEATTLE, WASH.

WE SUPPLY

Bank and other Good Stocks, Municipal Bonds and Warrants, Seattle Local Improvement Bonds bearing 6 and 7 per cent. Absolutely safe.

1207-8 ALASKA BUILDING

*SUBDIVISIONS.

BARTHOLOMEW B A & CO, 892 Pacific av (see adv) Chehalis
BOWMAN WARD S, 2809A Colby av (see adv) Everett
DALLES LAND & ORCHARDS CO, 19-20-21 Clark Bldg (see adv) "
LIPKE P W, 4-5 Fobes Bldg (see adv) "
STRONG E A, 2925A Wetmore av (see adv) "
BORSETH PAUL N, State Bank Bldg (see adv) Kent
FLICK HENRY, 500 Leary Bldg (see adv) Seattle
GIEBNER & HENDRICKSON, (INC), 647A New York Blk (see adv) "
ROBINSON & LOCKHART, 200 Liberty Bldg (see adv) "
DARLING J E & SON (see adv) Tacoma
JUDGES G H CO, 215 Bankers Trust Bldg (see adv) "
WOOLSEY G V, 1221-1222 Fidelity Bldg (see adv) "
ELWELL REALTY CO THE, 300 Main (see adv) Vancouver
FORD JOHN T, cor 10th and Main (see adv) "
TROEH J A, 313 Main (see adv) "
WRIGHT & WILCOX, cor 3d and Washington (see adv) "

*SUBDIVISIONS PLATTED.

CLARKE COUNTY ABSTRACT & LOAN CO, 607 W 11th (see adv) Vancouver

*SUBURBAN PROPERTY.

WOOLSEY G V, 1221-1222 Fidelity Bldg (see adv) Tacoma

*SUBURBAN TRACTS.

BECHER & THOMPSON (INC), 401 Sprague av (see adv) Spokane

*SURETY BONDS.

HUDSON & BOOTH, 206-207 Colby Bldg Everett

*TAX DEEDS—CITY AND COUNTY.

TACOMA TITLE COMPANY, 915-916-917 Fidelity Bldg (see adv) Tacoma

*TAXES PAID FOR NON-RESIDENTS.

ELMENDORF & ELMENDORF, S-5 Howard (see adv) Spokane
CLARKE COUNTY ABSTRACT & LOAN CO, 607 W 11th (see adv) Vancouver

*TAXES PAID AND RENTS COLLECTED FOR NON-RESIDENTS.

DIEFENDORF & CO, 503 California Bldg (see adv) Tacoma
GREGORY E F CO (INC), 201-207 Natl Realty Bldg (see adv) "

*TIMBER LANDS.

WESTERN IRRIGATION LAND CO, 123 N Tower av (see adv) Centralia
BARTHOLOMEW B A & CO, 892 Pacific av (see adv) Chehalis
BOWMAN WARD S, 2809 A Colby av (see adv) Everett
DALLES LAND & ORCHARDS CO, 19-20-21 Clark Bldg (see adv) "
LIPKE P W, 4-5 Fobes Bldg (see adv) "
STRONG E A, 2925 A Wetmore av (see adv) "
BORSETH PAUL N, State Bank Bldg (see adv) Kent
SANFORD CHAS Meyers Falls
FLICK HENRY, 500 Leary Bldg (see adv) Seattle
GIBNER & HENDRICKSON (INC), 647 A New York Blk (see adv) "
ROBINSON & LOCKHART, 200 Liberty Bldg (see adv) "

VANCOUVER, BRITISH COLUMBIA
D. E. BROWN & MACAULAY, Ltd.
HEAD OFFICE, 585-587 GRANVILLE STREET

Exclusive Agents in British Columbia for The Canadian Pacific Irrigation Colonization Company
ALBERTA FARM LANDS
See our full page Ad in Vancouver Also every sixteenth page

Melvin Hansen
Eugene, Oregon

Acreage Farm and Fruit } Lands (See Adv. in Real Estate Dealers Oregon)

CHICAGO TITLE & TRUST CO.
TITLE & TRUST BLDG. CHICAGO, ILL.
Makes Abstracts of Title, Guarantees Titles to Real Estate, Transacts a General Trust Business.
See Adv. opp. REAL ESTATE DEALERS OF CHICAGO

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TIMBER LANDS—Cont'd.

BECHER & THOMPSON (INC) 401 Sprague av (see adv) Spokane
INGRAM E C & CO, 617 Old Natl Bank Bldg (see adv) "
BARNHISEL A H INVESTMENT CO THE (see adv) Tacoma
DARLING J E & SON (see adv) "
GRANT G D & CO, 312-313 Bankers Trust Bldg (see adv) "
HAVARD A & CO, 205 Bankers Trust Bldg (see adv) "
JUDGES G H & CO, 215 Bankers Trust Bldg (see adv) "
ELWELL REALTY CO THE, 300 Main (see adv) Vancouver
FORD JOHN T, cor 10th and Main (see adv) "
WRIGHT & WILCOX, cor 3d and Washington (see adv) "

*TITLE EXPERTS.

TACOMA TITLE COMPANY, 915-916-917 Fidelity Bldg (see adv) Tacoma

*TITLE INSURANCE.

SPOKANE TITLE COMPANY, 111 Wall (see adv) Spokane

*TITLES PERFECTED.

TACOMA TITLE COMPANY, 915-916-917 Fidelity Bldg (see adv) Tacoma

*WALNUT LANDS.

TROEH & FORBES, 313 Main (see adv) Vancouver

*WATER FRONTAGE.

DARLING J E & SON (see adv) Tacoma

*WESTERN LANDS.

BARTHOLOMEW B A & CO, 892 Pacific av (see adv) Chehalis
BIG BEND LAND CO THE, 1101 Old Natl Bank Bldg Spokane
THOMPSON & SWAN, 6th and Main Vancouver

*WHEAT LANDS.

BOWMAN WARD S, 2809 A Colby av (see adv) Everett
DALLES LAND & ORCHARDS CO, 19-20-21 Clark Bldg (see adv) "
LIPKE P W, 4-5 Fobes Bldg (see adv) "
STRONG E A, 2925 A Wetmore av (see adv) "
FLICK HENRY, 500 Leary Bldg (see adv) Seattle
GIEBNER & HENDRICKSON (INC), 647 A New York Blk (see adv) "
ROBINSON & LOCKHART, 200 Liberty Bldg (see adv) "
INGRAM E C & CO, 617 Old Natl Bank Bldg (see adv) Spokane

WEST VIRGINIA.

CAPITAL, CHARLESTON.

Population 1,221,119.
(U. S. Census of 1910.)

West Virginia was set off from Virginia, December 31, 1862, and admitted as a state June 19, 1863. The first census of West Virginia was taken in 1870, seven years after it was organized as a separate state, and the population at that time was 442,014. It extends from 37 degrees 6 minutes to 39 degrees 37 minutes north latitude, and from 77 degrees 43 minutes to 82 degrees 33 minutes west longitude, and is bounded on the north by Pennsylvania and Maryland, on the south and east by Virginia, and on the west by Kentucky and Ohio. The total land surface is approximately 24,645 square miles, its greatest breadth 160 miles and its greatest length from north to south 240 miles. The climate is mild and healthful, the mean annual temperature being 54.27 degrees; that of the summer 71.40 degrees, and of the winter 36.66 degrees. The average annual rainfall is about 43 inches. The state is elevated throughout and mostly mountainous. The whole eastern portion is traversed by parallel ridges of the Allegheny Mountains. The western part of the state is a rolling table-land gently sloping down from 2,500 feet in the east to 900 feet on the banks of the Ohio river. The two principal rivers of the state are the Ohio and Potomac. Both flow along its borders and drain the state with numerous affluents. The principal of these are the Big Sandy, Guyandot, Elk, Monongahela, Kanawha, Cheat, Little and Great

For Index to Advertisers see page 14

W. L. VAN DUZOR
KISSIMMEE, - FLORIDA
PHOSPHATE, LIME AND KAOLIN DEPOSITS

Cacapon, Shenandoah, etc. There are valuable tracts of oak, poplar, cherry, walnut, chestnut, hemlock, locust, tulip and other timber. The state is very rich in mineral treasures. It is especially rich in cannel, splint and bituminous coal, one or more of these varieties being found underlying over 16,000 square miles of territory, which belong to the great Appalachian coal field, an irregular oval area extending from northern Pennsylvania to northern Alabama, in the gorge of New river, a canyon 1,200 to 1,500 feet below the general level of the country. At many other localities are vast deposits of this indispensable mineral. Iron is not less plentiful, salt is found in vast quantities; zinc, nickel, copper, lead, fire clay, glass-making sands, kaolin, marble, alum, breccia, petroleum, asphaltum, limestone, etc., are abundantly found and worked. The state has an abundance of the most fertile lands, particularly in the numerous river valleys, and agriculture is the chief industry, the principal products being corn, rye, wheat, oats, flax, buckwheat, barley, Irish and sweet potatoes, tobacco, wool, etc. The live stock interest, fruit raising and dairying are important. The smelting of iron and boiling of salt are the two main manufactures of raw material; flour, lumber, coke, woolen goods, boots and shoes, rectified oil, glass, pottery, leather, tobacco and lime also have a large output. The annual appropriation for public education exceeds $2,000,000.

POPULATION OF INCORPORATED CITIES, TOWNS AND VILLAGES. U. S. CENSUS 1910.

Adamston	1,200
Addison	500
Alderson	1,252
Alvord	229
Ansted	1,030
Athens	575
Auburn	199
Avis	1,432
Barboursville	907
Barnstown	655
Bayard	417
Beckley	2,161
Belington	1,481
Benwood	4,976
Berkeley Springs	1,481
Bethany	433
Beverly	438
Blacksville	204
Bluefield	11,188
Bolivar	687
Bramwell	1,458
Brandonville	96
Bridgeport	577
Brooklyn	627
Bruceton	116
Buckhannon	2,225
Buffalo	384
Burkes Garden	500
Burnsville	770
Cairo	668
Camden-on-Gauley	263
Cameron	1,660
Capon Bridge	213
Cass	496
Cassville	457
Cedar Grove	679
Centerville	113
Ceredo	1,215
Charleston	22,996
Charlestown	2,662
Chester	3,184
Clark	165
Clarksburg	9,201
Clendenin	815
Cowen	312
Davis	2,615
Durbin	390
Eastbank	551
Edgewood	1,455
Elizabeth	674
Elk Garden	438
Elkins	5,260
Ellenboro	204
Elm Grove	1,899
Fairmont	9,711
Fairview	782
Falling Spring	270
Farmington	519
Fayette Station	399
Fayetteville	671
Flat Woods	284
Follansbee	2,031
Frametown	156
Frankford	132
Franklin	200
Friendly	217
Fulton	1,038
Gassaway	1,086
Glady	281
Glen Jean	722
Glenville	336
Grafton	7,563
Grantsville	282
Guyandotte	1,702
Hambleton	1,300
Harding	105
Harman	149
Harpers Ferry	766
Harrisville	608
Hartford	358
Hawks Nest	120
Hedgesville	328
Henderson	286
Hendricks	640
Henry	392
Hill Top	761
Hillsboro	181
Hinton	3,656
Hundred	557
Huntington	31,161
Hurricane	422
Huttonsville	251
Ivydale	236
Jane Lew	327
Job	190
Junior	435
Kenova	992
Keyser	3,705
Keystone	2,047
Kilsythe	730
Kimball	1,630
Kingwood	800
Laneville	333
Layopolis	156
Leatherwood	144
Leon	240
Lewisburg	803
Littleton	712
Logan	1,640
Lumberport	656
McMechen	2,921
Mabscott	561
Macdonald	1,153
Madison	295
Mannington	2,672
Marlinton	1,045
Martinsburg	10,698
Mason	784
Masontown	520
Matewan	588
Middlebourne	546
Mill Creek	740
Milton	837
Monongah	2,084
Montgomery	1,888
Montrose	112
Moorefield	646
Morgantown	9,150
Moundsville	8,918
Mount Hope	494
New Cumberland	1,807
New Martinsville	2,176
Newburg	823
North Pt. Pleasant	452
Northfork	425
Oak Hill	764
Oakvale	278
Oceana	129
Ogden City	210
Parkersburg	17,842
Parsons	1,780
Patterson	713
Paw Paw	725
Pennsboro	930
Peterstown	257
Philippi	1,038
Piedmont	2,054
Pine Grove	474
Pineville	334
Pleasant Valley	346
Pt. Pleasant	2,045
Powellton	413
Pratt	306
Princeton	3,027
Pullman	230
Ravenswood	1,081
Reedsville	208
Reedy	313
Richwood	3,061

Investments Always on hand. First Mortgage Loans which have been carefully selected.
The Title Investment & Trust Company, Minot, North Dakota

For Index to Advertisers see page 14

CITIZENS REALTY CO.
INCORPORATED
SUITE 300 CHAMBER OF COMMERCE BUILDING
PASADENA, CALIFORNIA

Real Estate, Loans, Insurance
Stocks, Bonds
(See adv. in Real Estate Dealers, California)

POPULATION OF INCORPORATED CITIES, ETC.—Cont'd.

Ripley	591	Spencer	1,224	Welch	1,526
Rivesville	190	Springfield	135	Wellsburg	4,189
Romney	1,112	Star City	318	West Milford	212
Ronceverte	2,157	Stealey Heights	511	West Union	779
Rowlesburg	936	Stuart	697	Weston	2,213
St. Albans	1,209	Summersville	204	Wheeling	41,641
St. George	245	Sutton	1,121	White Sulphur Spgs	338
St. Marys	1,358	Terra Alta	1,126	Whitmer	650
Salem	2,169	Thomas	2,354	Wileyville	134
Scarboro	1,533	Thurmond	315	Williamsburg	120
Seebert	190	Triadelphia	261	Williamson	3,561
Shepherdstown	1,070	Troy	144	Williamstown	1,139
Shinnston	1,224	Tunnelton	792	Winfield	291
Sistersville	2,684	Union	298	Womelsdorf	665
Smithfield	765	Wardensville	123	Woodsdale	831
South Buckhannon	681	Watson	11	Worthington	292
South Keyser	692				

COMMISSIONERS OF DEEDS FOR WEST VIRGINIA RESIDENT IN OTHER STATES AND COUNTRIES.

CALIFORNIA.

M. V. Collins, 424 California, San Francisco

MARYLAND.

A. H. Fisher, 18 E Lexington, Baltimore
G. W. Manly, 100 E. Lexington, Baltimore

MASSACHUSETTS.

M. P. Thompson.....Boston

MINNESOTA.

F. A. Stewart.....Minneapolis

NEW YORK.

J. B. Braman..120 Broadway, New York
G. H. Corey.....56 Wall, New York
C. R. Dugan, Gd. Central Station, New York
A. C. Gonzales, 258 W. 71st, New York
W. F. Lett....335 Broadway, New York

PENNSYLVANIA.

T. J. Hunt, 532 Walnut, Philadelphia
J. S. Wurts, Land Title Bldg. Philadelphia
Walter Morris..216 4th av., Pittsburgh

VIRGINIA.

G. B. Mountcastle.....Richmond

LIST OF COUNTY OFFICERS.

County.	County Seat.	Clerk Circuit Court.	Clerk County Court.	Assessor.
Barbour	Philippi	C. W. Brandon	S. F. Hoffman	W. L. Morrison.
Berkeley	Martinsburg	L. De W. Gerhardt	E. A. Hobbs	O. Williams.
Boone	Madison	F. T. Miller	Wm Osborne	Ed. Hager.
Braxton	Sutton	C. H. Bland	E. W. Hefner	J. C. Shaver.
Brooke	Wellsburg	F. E. Foster	K. C. Brashear	Jos. Andrews.
Cabell	Huntington	R. W. McWilliams	F. F. McCullough	F. A. Weider.
Calhoun	Grantsville	C. C. Starcher	S. W. McClung	R. J. Knotts.
Clay	Clay	H. M. Young	Jas. Reed	A. Stephenson.
Doddridge	West Union	J. O. Wilcox	U. G. Summers	S. L. Ford.
Fayette	Fayetteville	F. Keller	S. T. Carter	B. E. Bare.
Gilmer	Glenville	I. N. Hardman	N. E. Rymer	G. E. Davis.
Grant	Petersburg	D. P. Hendrickson	D. P. Hendrickson	A. J. Berg.
Greenbrier	Lewisburg	H. C. Skaggs	J. S. Crawford	W. A. Mastin.
Hampshire	Romney	V. M. Poling	C. W. Haines	J. N. Sirbough.
Hancock	New Cumberland	T. M. Cochran	A. S. Cooper	J. F. D. Mercer.
Hardy	Moorefield	C. B. Wilton	C. B. Wilton	W. S. Marshall.
Harrison	Clarksburg	I. W. Coffman	W. G. Tetrick	E. L. Pigott.
Jackson	Ripley	M. C. Archer	C. C. Staats	S. B. Sayre.
Jefferson	Charlestown	J. M. Daniel	C. A. Johnson	C. W. Conrad.
Kanawha	Charleston	I. H. Mottesheard	L. C. Massey	G. Copenhaver.
Lewis	Weston	J. H. Conrad	H. W. Lightburn	W. C. Hinzman.
Lincoln	Hamlin	W. H. F. Curry	W. C. Holstein	F. M. Adkins.
Logan	Logan	S. Justice	W. I. Campbell	Don Chapin.
Marion	Fairmont	W. S. Black	J. F. Phillips	A. J. McDaniels.
Marshall	Moundsville	V. E. Myers	J. K. Chase	H. M. Stewart.
Mason	Point Pleasant	Chas. Burton	R. E. Mitchell	W. B. Barrett.
McDowell	Welch	W. B. Payne	R. E. Bernheim	J. W. Burns.
Mercer	Princeton	W. B. Honaker	E. L. Bowman	G. P. Hylton.
Mineral	Keyser	J. V. Bell	J. V. Bell	A. H. Metcalf.
Mingo	Williamson	Guy White	James Damron	N. J. Keadle.
Monongalia	Morgantown	John Shriver	J. M. Gregg	E. H. Griffith.
Monroe	Union	R. P. Boyd	E. S. McNess	J. W. Lynch.

F. C. B. LeGro
MIAMI, FLORIDA

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Most Complete Lists of Improved and Unimproved City and Country Properties. Get them before buying.
(See adv. in Real Estate Dealers, Florida)

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R. L. Polk & Co., Publishers, 7 N. 5th Avenue, Chicago, Ill.

Oliver L. Watson
Member of Chicago Real Estate Board
167 W. Washington St. V. - - CHICAGO
Quick Cash Buyer of Chicago Real Estate. - Quick Closer
Telephone Main 5183
[See adv. in Real Estate Dealers of Chicago]

County	County Seat	Clerk Circuit Court	Clerk County Court	Assessor.
Morgan	Berkeley Springs	W. H. Webster	M. S. Harrison	M. Ambrose.
Nicholas	Summerville	J. J. Summers	P. N. Wiseman	J. Mallahan.
Ohio	Wheeling	J. L. Kinghorn	J. H. Wells	H. Frohme.
Pendleton	Franklin	I. E. Batton	I. E. Batton	H. J. Dalmer.
Pleasants	St. Mary's	W. R. Carson	A. L. Griffin	J. E. Brammer.
Pocahontas	Marlinton	G. W. Sharp	C. J. McCarty	S. B. Moore.
Preston	Kingwood	J. W. Watson	E. C. Everly	G. L. Shaffer.
Putnam	Winfield	H. E. Hodges	J. M. Henson	C. S. Leadman.
Raleigh	Beckley	J. Smith	M. J. Meadows	J. C. Milem.
Randolph	Elkins	G. N. Wilson	S. A. Rowan	A. W. Zinn.
Ritchie	Harrisville	H. E. McGinnis	W. R. Meservie	G. M. Britton.
Roane	Spencer	L. O. Curtis	W. A. Carpenter	G. E. Dougherty.
Summers	Hinton	W. H. Bonde	W. P. Bowling	G. W. Hedrick.
Taylor	Grafton	M. D. Allender	H. Fleming	L. C. Haymond.
Tucker	Parsons	L. Lipscomb	S. O. Billings	W. B. Haller.
Tyler	Middlebourne	J. G. Mayfield	J. W. Duty	A. E. Pratt.
Upshur	Buckhannon	A. J. Zickafoose	E. Phillip	Andrew Wolf.
Wayne	Wayne	G. W. Frazier	J. G. Lambert	J. C. Lambert.
Webster	Webster Springs	J. R. Dwyer	S. P. Allen	W. F. Hollister.
Wetzel	New Martinsville	W. J. Postlethwait	S. Myers	G. W. Francis.
Wirt	Elizabeth	W. Hoffman	I. R. Thorn	A. B. Enoch.
Wood	Parkersburg	J. G. Hogan	Wm. Dudley	Chas. Pahl.
Wyoming	Oceana	E. M. Senter	A. M. Stewart	J. H. Cook.

DIGEST OF THE LAWS OF WEST VIRGINIA.

ALIENS.—Aliens may take, hold, convey and devise real estate as if citizens.

ASSIGNMENTS.—Assignments for the benefit of creditors are made by deed. The law does not require an inventory to be filed, but within six months after a sale by the assignee or trustee, he must return to the clerk of the county court wherein the deed is recorded an account of sales and a list of property sold. The debtor chooses his own assignee. The trustee must furnish bond of double the ascertained estate, with sufficient surety and qualify. Appraisers will then be appointed to appraise the debtor's estate. No preferences are allowed. There is no time limit as to closing up the trust.

ATTACHMENTS.—Attachment is allowed in actions for any claim or debt on contract, or for damages for any wrong, on an affidavit on behalf of the plaintiff stating the nature and amount of the claim, and 1. That defendants, or one of them, is a foreign corporation or non-resident. 2. That he has left, or is about to leave the state with intent to defraud creditors. 3. That he so conceals himself that service cannot be had on him. 4. That he is removing, or is about to remove, his property from the state, so that an execution, when obtained, will be unavailable. 5. That he is converting, or is about to convert, his property into money or securities, with intent to defraud creditors. 6. That he has assigned or disposed of his property, or is about to do so with intent to defraud creditors. 7. That he has property or rights of action which he conceals. 8. That the debt was contracted in fraud. The plaintiff at the time of suing out such attachment must give bond with good security in a penalty of at least double the amount of the claim sworn to, with condition to pay all costs if he loses.

DEEDS.—Deeds must be executed under seal or scroll, acknowledged or proved by two witnesses and recorded in the county where the land is. All conveyances heretofore made under judicial proceedings prior to the formation of this state are presumed valid. (Act Feb. 21, 1907.)

INTEREST AND USURY.—The legal rate of interest is six per cent. Excess above six per cent void.

JUDGMENTS.—Judgments bear interest at six per cent; they are liens on real estate in every county from the date of docketing in the county where the land is; the lien continues ten years. When execution issues on a docketed judgment, to preserve the lien the execution or a copy thereof must be filed in the office of the clerk of the county court where the real estate is situated within ten years from the date of the judgment or the last execution.

MARRIED WOMEN.—The real and personal property of a married woman is secured to her separate use, free from the control or debts of her husband. If living separate and apart from her husband, she may convey her property, otherwise her husband must join in the deed. She may insure her husband's life for her own benefit, provided the premium does not exceed one hundred and fifty dollars. She may hold and enjoy patents for her inventions; may make deposits in the bank; may hold stock in corporations and vote on the same. Her husband is liable for her debts contracted before marriage only to the extent of the property received by him through her. She may sue and be sued alone in regard to her separate estate, or in suits between herself and her husband, or when she is living separate and apart from him; and she may be a female sole trader, if living apart from him. She may sue in her own right for damages from injury to her husband by illegal sale to him of intoxicating liquors. She may make a will.

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[See adv. p. 7]

FORM OF WARRANTY DEED.

This deed, made this.....day of....., between..... and....., his wife, of....., of the first part, and..... of....., of the second part, witnesseth, that the said parties of the first part, for and in consideration of one thousand dollars, payable as follows: Five hundred dollars in cash, the receipt of which is hereby acknowledged, and five hundred dollars payable in one year from the date hereof, according to the terms of a promissory note of even date herewith drawn by.....payable to the order of.....in one year from date, with interest at six per cent per annum, do grant unto the party of the second part (describe property).

And the said parties of the first part do hereby covenant with the party of the second part that they will warrant the property hereby conveyed; and they do hereby reserve a lien upon the same for the unpaid purchase money.

Witness the following signatures and seals:

Signed, sealed and delivered in presence of us.

(Two witnesses.) (Seal.)

.....County, ss.

I, ..., a notary public in and for said county, do hereby certify that....., the wife of....., whose name is signed to the writing above, bearing date on the .....day of....., personally appeared before me, in the county aforesaid, and being examined by me privily and apart from her husband, and having the said writing fully explained to her, she, the said.....acknowledged the said writing to be her act, and declared that she had willingly executed the same and does not wish to retract it.

Given under my hand and seal this.....day of....., 19...

(Official Signature and Seal.)

WEST VIRGINIA

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For Index to Advertisers see page 14

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For Index to Advertisers see page 14

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WISCONSIN.

CAPITAL, MADISON.

Population, 2,333,860.

(U. S. Census of 1910.)

The State of Wisconsin extends from 42 degrees 31 minutes to 46 degrees 58 minutes north latitude and from 87 degrees to 92 degrees, 53 minutes west longitude, and is bounded on the north by Lake Superior, on the northeast by the Northern Peninsula of Michigan, on the east by Green Bay and Lake Michigan, on the south by Illinois and on the west by Iowa and Minnesota. The total land surface is approximately 54,450 square miles. The climate is cool and pleasant, the mean annual temperature being 45.40 degrees, that of the summer 69.11 degrees and of the winter 20.84 degrees. The average annual rainfall is about 31 inches. The surface is comparatively level. The Penokee range, about 30 miles south of Lake Superior, is the highest elevation. A slight ridge borders Lake Michigan for 30 miles inland. The state has exceptional facilities for water transportation. Its coast line on Lake Superior is 120 miles, on Lake Michigan 200 miles, and on the Mississippi 400 miles. The affluents of Lake Superior, owing to the structure of the country are short and have much fall. They are the Montreal, Bad, Burnt Wood, and St. Louis. The Peshtigo, Menominee, Pensaukee, Oconto, Fox and Wolf run into Green Bay. The Mississippi receives the Chippewa, St. Croix, Wisconsin, Black Rock, Buffalo and Trempaeleau. Other important streams are the Sheboygan, Manitowoc, Milwaukee and Kewaunee, flowing into Lake Michigan. The whole state is dotted with picturesque inland lakes.

The northern and central portions of the state have extensive forests of pine, basswood, hickory, maple, elm, ash, black walnut, butternut, oak, birch, poplar, hemlock and cedar. The southern portion is an extensive prairie with very little native timber, except along the banks of the streams. Lead, iron, copper, zinc, salt, alum and building materials constitute the principal mineral resources. The state ranks second in the value of dairy products, third in the production of sandstone, fourth in the manufacture of leather, fourth in zinc and fifth in iron and in wood pulp. Today it is the second largest flour center in the United States and sends out daily over 150 carloads of beer. The state ranks high in agriculture, the staple crops being corn, oats, wheat, rye, barley, hay, buckwheat, hops, flax, hemp, pulse, sorghum and tobacco. Dairying and live stock raising are important. The manufactures are extensive and rapidly increasing, the state being well known for its output of lumber, woodenware, beer, agricultural implements, furniture, brooms, wagons, woolen goods, nails, paper, merchant iron, steel rails, brick, boots and shoes, leather, harness, etc. Age, wealth and population considered, the state is unexcelled in the matter of public institutions. Its educational, as also its penal and charitable institutions, have been liberally established and intelligently supported, every effort having been put forth to raise to the highest degree the character and efficiency of them all.

This state, like others, has been aided in no small measure in the establishment of educational institutions by the far-sighted bounty of Congress. Liberal grants of public lands have greatly stimulated the ambition and furthered the efforts of the people of this state to provide amply for the advanced as well as the elementary education of their children. An elaborate and well-organized system of common schools, high schools and normal schools, leads up to the state university, which now takes rank with the leading universities of the country. These schools are supported partly by income of the "trust funds," so-called, and partly by the levy of a fixed general tax, provided by law. All fines and penalties collected under any penal statute are also payable to the trust fund.

No state, territory or locality in this country offers such desirable opportunities to industrious home seekers who want good farms as does Wisconsin. It is an old and wealthy state; it has over 34,000,000 acres of land surface and over 1,000,000 acres of lakes. It has 20,100,000 acres of farms of the most productive character, and the excellent rate of 85 per cent. is recorded as the increase of the value of farm buildings erected between 1900 and 1910, the value going from $155,605,000 to $288,096,000. Railroads traverse every county in the state, and under its law corporations pay approximately $1,500,000 a year into the state treasury, thus lessening taxation upon the industrial classes. Its state government costs less per capita of population and less per $1,000 of assessed valuation than any other state in the Union. Its agricultural products are worth over $200,000,000 and its manufactured products over $300,000,000 a year. Its iron, copper and lead mines are enormous, and a source of constantly increasing wealth. Its agriculture, manufacturing, mining and its vast lumbering regions furnish employment to hundreds of thousands of workmen and make the best home markets for all products.

Arkansas Lands
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Improved and Unimproved Land in Southern Saskatchewan
CANADA LANDS WEYBURN, SASKATCHEWAN

POPULATION OF INCORPORATED CITIES, TOWNS AND VILLAGES—U. S. CENSUS 1910.

Abbotsford	947
Ableman	444
Albany	669
Algoma	2,082
Alma	1,011
Alma Center	417
Almond	487
Altoona	824
Amery	659
Amherst	629
Aniwa	274
Antigo	7,196
Appleton	16,773
Arcadia	1,212
Argyle	603
Ashland	11,594
Athens	904
Auburndale	297
Augusta	1,405
Avoca	436
Baldwin	584
Balsam Lake	279
Bangor	692
Baraboo	6,324
Barneveld	317
Barron	1,449
Bay City	252
Beaver Dam	6,758
Bell Center	216
Belleville	422
Belmont	532
Beloit	15,125
Benton	652
Berlin	4,636
Birnamwood	678
Black Creek	516
Black Earth	479
Black River Falls	1,917
Blair	486
Blanchardville	643
Bloomer	1,204
Bloomington	620
Boscobel	1,525
Boyd	527
Brandon	684
Brillion	998
Brodhead	1,517
Brokaw	458
Brooklyn	362
Browntown	222
Bruce	565
Buffalo	255
Burlington	3,212
Butternut	717
Cadott	765
Cambria	657
Cambridge	507
Cameron	562
Camp Douglas	473
Campbellsport	650
Cashton	568
Cassville	890
Cazenovia	392
Cecil	351
Cedar Grove	498
Cedarburg	1,777
Centuria	301
Chetek	829
Chilton	1,530
Chippewa Falls	8,893
Clayton	220
Clear Lake	498
Clinton	897
Clintonville	1,747
Cobb	230
Colby	869
Coleman	436
Colfax	701
Columbus	2,523
Coon Valley	291
Corliss	525
Crandon	1,833
Cuba City	967
Cudahy	3,691
Cumberland	1,445
Dallas	342
Dane	296
Darlington	1,808
De Forest	431
De Pere	4,477
De Soto	331
Deerfield	533
Delavan	2,450
Dodgeville	1,791
Dorchester	476
Downing	319
Doylestown	259
Durand	1,503
Eagle	339
East Milwaukee	707
East Troy	673
Eastman	233
Eau Claire	18,310
Edgar	746
Edgerton	2,513
Eland	368
Eleva	319
Elk Mound	302
Elkhart Lake	499
Elkhorn	1,707
Ellsworth	1,005
Elmwood	585
Elroy	1,729
Embarrass	283
Evansville	2,061
Fair Oaks	891
Fairchild	678
Fall Creek	523
Fall River	360
Fennimore	1,159
Fenwood	220
Fond du Lac	18,797
Fort Atkinson	3,877
Fountain	1,031
Fox Lake	851
Frederick	511
Fremont	305
Friendship	276
Galesville	973
Gays Mills	557
Genoa Junction	709
Gillett	610
Glenwood	954
Grafton	818
Grand Rapids	6,521
Grantsburg	721
Gratiot	368
Green Bay	25,236
Green Lake	563
Greenwood	665
Gresham	350
Hammond	408
Hancock	510
Hartford	2,982
Hartland	728
Hazel Green	621
Highland	1,096
Hilbert	572
Hillsboro	804
Hollandale	265
Horicon	1,881
Hortonville	863
Hudson	2,810
Hustisford	615
Independence	664
Ingram	360
Iola	850
Janesville	13,894
Jefferson	2,582
Johnson Creek	425
Juneau	1,003
Kaukauna	4,717
Kendall	477
Kennan	184
Kenosha	21,371
Kewaskum	625
Kewaunee	1,839
Kiel	1,244
Kilbourne City	1,170
Knapp	413
La Crosse	30,417
La Farge	654
Ladysmith	2,352
Lake Geneva	3,079
Lake Mills	1,672
Lake Nebagamon	483
Lancaster	2,329
Lavalle	421
Linden	580
Little Chute	1,354
Lodi	1,044
Lomira	529
Lone Rock	497
Lowell	318
Loyal	677
Luck	383
Luxemburg	402
Lyndon Station	275
Lynxville	274
McMillan	130
Madison	25,231
Maiden Rock	337
Manawa	820
Manitowoc	13,027
Marathon	656
Marinette	14,610
Marion	798
Markesan	892
Marshall	459
Marshfield	5,783
Mattoon	868
Mauston	1,701
Mayville	2,282
Mazomanie	917
Medford	1,846
Mellen	1,833
Menasha	6,081
Menominee	5,036
Menominee Falls	919
Merrill	8,689
Merrillan	625
Merrimac	312
Middleton	679
Milltown	250
Milton	833
Milwaukee	373,857

The National Real Estate Journal is the official paper of all organized real estate men
It is local because it publishes the local news everywhere
It is national because it publishes everything about real estate matters in the United States
R. L. POLK & CO., Publishers 7 N. 5th Avenue Chicago, Ill.

C. N. McILVAINE Investment Broker
City Property FARM LANDS HURON, BEADLE CO., South Dakota BEST REALTY INVESTMENTS IN EASTERN SOUTH DAKOTA

EDWIN ALDERSON REAL ESTATE PORT LOS ANGELES

CALIFORNIA LANDS

See adv. in Real Estate Dealers California

For Index to Advertisers see page 14

POPULATION OF INCORPORATED CITIES, ETC.—Cont'd.

Mineral Point	2,925
Mondovi	1,325
Monroe	4,410
Montello	1,104
Montfort	558
Monticello	671
Mosinee	482
Mount Horeb	1,048
Mukwonago	615
Muscoda	798
Necedah	1,054
Neenah	5,734
Neillsville	1,957
Nekoosa	1,570
Neosho	304
Neshkoro	379
New Auburn	364
New Glarus	708
New Holstein	839
New Lisbon	1,074
New London	3,383
New Richmond	1,988
North Fond du Lac	1,960
North Freedom	647
North Milwaukee	1,860
Norwalk	502
Oakfield	522
Oconomowoc	3,054
Oconto	5,629
Oconto Falls	1,427
Omro	1,285
Onalaska	1,146
Ontario	383
Oostburg	380
Oregon	712
Orfordville	449
Osceola	634
Oshkosh	33,062
Osseo	548
Owen	745
Palmyra	649
Pardeeville	987
Park Falls	1,972
Pepin	397
Peshtigo	1,975
Pewaukee	749
Phillips	1,948
Pittsville	450
Plainfield	723
Platteville	4,452
Plum City	305
Plymouth	3,094
Port Edwards	758
Port Washington	3,792
Portage	5,440
Potosi	464
Poynette	656
Prairie du Chien	3,149
Prairie du Sac	699
Prairie Farm	368
Prentice	606
Prescott	936
Princeton	1,269
Pulaski	436
Racine	38,002
Randolph	937
Random Lake	408
Readstown	515
Redgranite	1,521
Reedsburg	2,615
Reedsville	550
Reeseville	352
Rewey	329
Rhinelander	5,637
Rib Lake	1,018
Rice Lake	3,968
Richland Center	2,652
Ridgeway	437
Rio	704
Ripon	3,739
River Falls	1,991
Rosholt	383
St. Cloud	309
St. Croix Falls	569
Sauk City	867
Scandinavia	355
Schleisingerville	538
Schofield	889
Seymour	1,109
Sharon	879
Shawano	2,923
Sheboygan	26,398
Sheboygan Falls	1,630
Shell Lake	902
Shiocton	536
Shullsburg	1,063
Soldiers Grove	667
South Milwaukee	6,092
Sparta	3,973
Spencer	362
Spooner	1,453
Spring Green	730
Spring Valley	972
Stanley	2,675
Star Prairie	253
Steuben	237
Stevens Point	8,692
Stockbridge	328
Stockholm	204
Stoddard	343
Stoughton	4,761
Stratford	763
Sturgeon Bay	4,262
Sun Prairie	1,119
Superior	40,384
Theresa	345
Thorp	741
Tigerton	728
Tomah	3,419
Tomahawk	2,907
Trempealeau	535
Turtle Lake	442
Two Rivers	4,850
Union Grove	616
Unity	363
Viola	671
Viroqua	2,059
Walworth	755
Washburn	3,830
Waterford	581
Waterloo	1,220
Watertown	8,829
Waukesha	8,740
Waunakee	550
Waupaca	2,789
Waupun	3,362
Wausau	16,560
Wautoma	964
Wauwatosa	3,346
Wauzeka	476
Welcome	341
West Allis	6,645
West Bend	2,462
West Milwaukee	1,458
West Salem	840
Westby	902
Westfield	729
Weston	327
Weyauwega	967
Weyerhauser	371
Whitefish Bay	542
Whitehall	703
Whitewater	3,224
Wild Rose	551
Wilton	510
Winneconne	940
Withee	443
Wittenberg	1,090
Wonewoc	789
Wrightstown	525
Wyocena	425

COMMISSIONERS OF DEEDS FOR WISCONSIN RESIDENT IN OTHER STATES AND COUNTRIES.

CALIFORNIA.

A. D. Cutler..1130 Eddy, San Francisco

ILLINOIS.

H. P. Altman, Monadnock Blk., Chicago
F. P. Crandon, 215 E. Jackson Blvd., Chicago
A. W. Haines....315 Dearborn, Chicago
S. W. King, 957 Monadnock Blk., Chicago

KENTUCKY.

N. G. Rogers....347 5th av., Louisville

MARYLAND.

G. W. Manly, 100 E. Lexington, Baltimore
H. C. Mathieu, 100 E. Lexington, Baltimore

MASSACHUSETTS.

C. H. Adams.....22 State, Boston
F. H. Pearl.....Haverhill

MINNESOTA.

C. H. North, Lumber Exchange, Minneapolis

NEW YORK.

J. B. Braman..120 Broadway, New York
E. F. Corey.....56 Wall, New York
G. H. Corey.....56 Wall, New York

ABSTRACTS

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Real Estate loans, investments, insurance and steamship tickets, sell farms, ranches, city properties in different counties east and west of the Missouri River, in South Dakota, within the corn belt, on easy terms. Correspondence solicited and promptly answered. Best care given to non-resident property. - - Reference Commercial State Bank, Platte, S. Dak.
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W. F. Lett....335 Broadway, New York

OHIO.

J. T. Harrison, 4th Nat'l Bk. Bldg., Cincinnati

PENNSYLVANIA.

T. J. Hunt....532 Walnut, Philadelphia
J. S. Wurts, Land Title Bldg. Philadelphia
Walter Morris..216 4th av., Pittsburgh

LIST OF COUNTY OFFICERS.

County.	County Seat.	County Clerk.	Treasurer.	Register of Deeds.
Adams	Friendship	Almer J. Soley	Andrew T. Reyno	Alan Galbraith
Ashland	Ashland	Theo. R. Yankee	Nellie M. Archiba	Archie Donald.
Barron	Barron	Tobias T. Hazelb	George E. Carr	C. D. Blassingham.
Bayfield	Washburn	Nels M. Oscar	Henry O. Lein	Nels Myhre.
Brown	Green Bay	Elmer S. Hall	Frank B. Desnoy	Jacob Busch.
Buffalo	Alma	J. S. McCabe	John Vallmer	Ole J. Paulson.
Burnett	Grantsburg	Thos. Tollefson	Philip Carlson	And. A. Anderson.
Calumet	Chilton	Otto Reinbold	Peter Juckem	Henry H. Greve.
Chippewa	Chippewa Falls	Wm. N. Hebert	Wm. Robinson	Edgar A. Firth.
Clark	Neillsville	John Huntzicker	Myron E. Wilding	Oscar Fricke.
Columbia	Portage	E. E. Price	John Luck	Geo. W. Morrison.
Crawford	Prairie du Chein	Frank Gander	Fred Hammerly	Albert Weeks.
Dane	Madison	G. J. Fjelstad	R. W. Davis	Julius G. Kroken.
Dodge	Juneau	Louis C. Pautsch	Carl Hilgendorf	William Schwartz.
Door	Sturgeon Bay	Earl M. La Plant	Chas. Plinske	Otto Nelson.
Douglas	Superior	Wm. J. Leader	Frank J. Kenyon	Oscar Ahlgren.
Dunn	Menominee	Frank Pieper	O. P. Stevenson	Edw. C. Quilling.
Eau-Claire	Eau Claire	John H. Nygaard	Hans S. Lund	Anton M. Anderson
Florence	Florence	Jas. J. Pontbrian	Geo. W. Parment	Henry Amunson.
Fond du Lac	Fond du Lac	Alfred S. Wilkins	Albert J. Pullen	Paul W. Thiel.
Forest	Crandon	Clyde Warnick	Henry Paphy	Andrew Oettinger.
Grant	Lancaster	Erskine E. McCo	William D. Burr	Robert I. Dugdale.
Green	Monroe	J. W. Stewart	James O. Fidler	F. E. Corson.
Green Lake	Green Lake	Samuel Scholes	George S. Thrash	James Leigh.
Iowa	Dodgeville	R. E. Gribble	Wm. D. Prideaux	T. J. Paynter.
Iron	Hurley	W. D. Tyler	F. J. Trier	J. C. Flanagan.
Jackson	Black River Falls	N. T. Johnson	Ben H. Bright	Hans K. Hanson.
Jefferson	Jefferson	John F. Welch	George Maurén	E. C. Busch.
Juneau	Mauston	Samuel E. Phillip	James Timbers	George W. Hill.
Kenosha	Kenosha	Russell H. Jones	Chas. P. Wallig	Leo H. Flasch.
Kewaunee	Kewaunee	Jos. G. Walecha	W. H. O'Brien	Jos. Mahlberg.
La Crosse	La Crosse	C. H. Rawlinson	Henry Freehoff	And. E. Thompson.
Lafayette	Darlington	W. H. McConnell	F. J. Hillery	S. P. Nelson.
Langlade	Autigo	Valentine P. Ratl	Henry P. Ings	H. A. Friedman.
Lincoln	Merrill	Jno. Brandt	Wm. E. Whitney	Stephen Geiss.
Manitowoc	Manitowoc	Edward Gretz	Robert Bubolz	Charles A. Streich.
Marathon	Wausau	John King	John Schirpki	John L. Sell.
Marinette	Marinette	James Van Camp	Loren O. Robeck	Adeline B. Pratt.
Marquette	Montello	Wm. Guderjohn	Rudolph Fenske	Chas. R. Roshie.
Milwaukee	Milwaukee	Martin Plehu	Chas. V. Schmidt	Jacob Hunger.
Monroe	Sparta	T. R. Talbot	E. F. Babcock	Wm. A. Holden.
Oconto	Oconto	Charles Norton	Joseph E. Keefe	Octavo B. Paresey.
Oneida	Rhinelander	Wm. W. Carr	Carl Krueger	Chas. E. Davis.
Outagamie	Appleton	William F. Wolf	John Coppes	Bernard J. Zuehlke
Ozaukee	Port Washington	M. G. Bohan	Wm. P. Jochem	William Ahlhauser
Pepin	Durand	W. C. Richardson	Anton Weiss	Henry Branner.
Pierce	Ellsworth	O. J. Hohle	Edward H. Power	Fred G. Magee.
Polk	Balsam Lake	N. P. Swanson	John H. McLean	Nels Smiley.
Portage	Stevens Point	A. E. Bourn	George F. Hebard	Andrew F. Wyatt.
Price	Phillips	Wm. H. Lippels	C. F. Glissendorf	Bertrund C. Alm.
Racine	Racine	Carl E. Nelson	Jos. J. Patrick	Jas. Bolton.
Richland	Richland Center	G. M. Morton	H. C. Householder	Chas. Clarson.
Rock	Janesville	Howard W. Lee	Arthur M. Church	Frank P. Smiley.
Rusk	Ladysmith	F. E. Monroe	John H. McLean	E. W. Hill.
St. Croix	Hudson	Hakkon S. Offerd	Chris Nebel	Alfred Halverson.
Sauk	Baraboo	Sanford H. Wood	Carl M. Du Bois	Samuel Z. Hudson.
Sawyer	Hayward	Jens Jorgenson	Ole Trustad	John W. Waters.
Shawano	Shawano	Otto O. Wiegand	Albert H Gustma	Fred Ainsworth.
Sheboygan	Sheboygan	Chas. W. Fischer	Chas. M. Ries	Edwin Koellmer.
Taylor	Medford	Carl Herrmann	Irwin McCumber	T. W. Andresen.
Trempealeau	Whitehall	P. K. Risberg	John Hager	Julius E. Wilberg.
Vernon	Viroqua	Berlie Moore	Henry Rentz	Thos. O. Mork.
Vilas	Eagle River	Wm. A. Bradford	Frank A. Hall	Walter B. Raymond
Walworth	Elkhorn	Grant D. Harring	Harley C. Norris	Samuel J. Dunbar.
Washburn	Shell Lake	P. E. Leonard	Archie F. Camero	Frank A. Keeler.
Washington	West Bend	Anton Thielmann	Henry J. Falk	John W. Gehl.

INVESTORS **Through THOMAS E. SIME, Attorney and Investment Banker, 311 Jackson Street, St. Paul, Minn., you can double your money every three to five years with absolute safety. Write him for information.**

For Index to Advertisers see page 14

Realty Protection Company
209 Metropolitan Blk., SIOUX CITY, IOWA
Bargains in Land in Tripp and Lyman Counties, S. Dak., Dallas, S. Dak. and Vivian, S. Dak. (See adv in Real Estate Dealers - S. Dakota)

LIST OF COUNTY OFFICERS—Cont'd.

County	County Seat	County Clerk	Treasurer	Register of Deed
Waukesha	Waukesha	Ray M. Funk	James Seller	John A. Rogers.
Waupaca	Waupaca	L. F. Shoemaker	E. L. Darling	Tom Pine.
Waushara	Wautoma	Ward B. Stilweil	A. J. Thompson	Guy Mumbrue.
Winnebago	Oshkosh	John J. Fish	Selba G. Stoern	Wm. H. Jenkyns.
Wood	Grand Rapids	F. E. Eberhardt	Wm. H. Peters	E. E. Ames.

PUBLIC LANDS.

Statement by Land Districts and Counties with Brief Description.

Land District—Wausau.

County.	Area appropriated and unreserved. Surveyed. Acres.	Unsurveyed. Acres.	Total. Acres.	Brief description of character of unappropriated and unreserved land.
Adams	80	.....	80	Scrubby oak openings, sandy.
Ashland	100	.....	100	Farming, timber.
Barron	40	.....	40	Level, timber lands.
Bayfield	2,640	.....	2,640	Farming, timber.
Buffalo	200	.....	200	Broken, agricultural.
Burnett	2,640	.....	2,640	Ordinary agricultural.
Chippewa	80	.....	80	Timber and agricultural.
Clark	280	.....	280	Do.
Douglas	1,360	.....	1,360	Farming and timbered lands.
Dunn	200	.....	200	Timbered, broken, agricultural.
Eau Claire	400	.....	400	Agricultural lands.
Florence	40	.....	40	Broken, timbered lands.
Forest	160	.....	160	Heavily timbered lands.
Iron	120	.....	120	Stony.
Jackson	720	.....	720	Agricultural lands.
Juneau	120	.....	120	Do.
La Crosse	40	.....	40	Do.
Langlade	80	.....	80	Hardwood timber.
Lincoln	40	.....	40	Timbered, some swampy.
Marathon	80	.....	80	Broken.
Marinette	840	.....	840	Swampy, timbered.
Marquette	40	.....	40	Farming.
Monroe	400	.....	400	Agricultural and grazing.
Oconto	120	.....	120	Timbered.
Oneida	600	.....	600	Timbered, part swampy.
Outagamie	40	.....	40	Swampy.
Polk	360	.....	360	Farming.
Portage	40	.....	40	Sandy soil.
Price	320	.....	320	Timbered lands.
Rusk	200	.....	200	Broken.
Sawyer	480	.....	480	Timbered, farming, swampy.
Shawano	40	.....	40	Swampy.
Taylor	240	.....	240	Timbered lands.
Trempeleau	80	.....	80	Broken lands.
Vernon	40	.....	40	Do.
Vilas	440	.....	440	Timbered, swampy.
Washburn	720	.....	720	Timbered, agricultural.
Wood	40	.....	40	Swampy.
State total	14,460	.....	14,460	

DIGEST OF THE LAWS OF WISCONSIN.

ACKNOWLEDGMENTS.—All certificates of acknowledgments of deeds and other conveyances, or any written instrument required or authorized by law to be acknowledged before any notary public within the State of Wisconsin, shall be attested by a clear impression of the official seal of said office and in addition thereto shall be written or stamped the day, month and year when his commission expires.

ASSIGNMENTS.—Voluntary assignments may be made by debtor for benefit of general creditors, under statutory formalities. No preferences allowed except wages of employes, earned within six months prior thereto, if assignor makes no preference; three months' wages preferred by law. Release not granted. Any preference made by debtor by the sale of property, mortgage or other security, within sixty days prior to date of assignment, shall be void and of no effect, provided, the party benefited had reasonable cause to believe such debtor insolvent, and by confession of judgment within same period, void absolutely. If suit for

TROPICO REAL ESTATE CO. Cor. Brand and Park Ave. Tropico, Cal.
W. E. MC CULLOCH, - E. F. OBERDICK - - Sunset, Glendale 2633
[See adv. in Real Estate Dealers, California]

The National Real Estate Journal is the official paper of the National Association of Real Estate Exchanges. It is up-to-date and filled with timely and interesting articles. You need it.
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McGUIRE & ORR Chicago Real Estate Reaper Block, Chicago, Ill.
CHOICE INCOME PROPERTY TO EXCHANGE FOR FARMS and RANCHES

recovery on account of preferenc or fraud is not brought by assignee within sixty days after assignment, any creditor may sue therefor upon giving bonds to assignee for $1,000.

ATTACHMENT.—May be issued at any time before judgment, in all actions on contract, expressed or implied, where plaintiff shows by affidavit that fact, and the following cases to exist: That defendant has absconded or is about to abscond from the state or is concealed therein to the injury of his creditors; that he has assigned, disposed of or concealed, or is about to, any of his property, with intent to defraud his creditors; that he has removed or is about to remove any of his property out of the state, with like intent; that he fraudulently contracted the debt or incurred the obligation for which this action is brought; that he is a non-resident or it is a foreign corporation; that he has fraudulently conveyed or disposed of his property, or part of it, to defraud his creditors. Attachment may also be made for debt to become due, on filing similar affidavit, and giving undertaking for three times the amount of claim. Attachment may issue in justice court, upon grounds nearly identical where debt exceeds $5. Pensions of firemen and policemen not subject to attachment. Where goods are placed in possession of a warehouse man by the owner who takes a negotiable receipt therefor, they cannot while there be subject to attachment, garnishment or levy unless the receipt be first surrendered to the warehouseman or its negotiability enjoined. No attachment or garnishment shall issue in any action brought to recover the price or value of strong, spirituous, malt or intoxicating liquors sold at retail.

CHATTEL MORTGAGES.—Are valid between the parties thereto, but void as against any other persons, unless the possession of the mortgaged property be delivered to and retained by the mortgagee, or unless the mortgage, or a copy thereof, be filed with the clerk of the village, town, or city, where the mortgagee resides, or if he is a non-resident, where the property is situated at the time of making the mortgage. Such chattel mortgage ceases to be valid, except as between the parties, at the expiration of two years, unless within thirty days next preceding the expiration of the two years, the mortgagee or his agent make and annex to the mortgage, or a copy thereof, on file, an affidavit, setting forth the interest of the mortgagee in the property mortgaged. The effect of such affidavit renews the force of the mortgage for two years. Similar renewals may be made at the end of each two years. It is a misdemeanor to sell or dispose of chattels mortgaged, with intent to defraud. No specified time in which mortgaged property must be sold to pay debts. Chattel mortgage upon household furniture or exempt chattels of married man invalid without signature of wife witnessed by two witnesses.

COMMENCEMENT OF SUIT.—Suits are commenced by service of summons. The defendant in cases in Justice Courts, in ordinary cases, has six days in which to appear in Circuit Courts, twenty days after service within the state; and if not so served and summons is published, six weeks and twenty days.

CONSIGNMENTS.—If the consignee fraudulently converts the consigned property to his own use he is guilty of embezzlement. Six years will bar a criminal prosecution, as well as the consignor's civil action.

DEEDS.—A deed of quit claim and release of the form in common use is sufficient to pass all the estate which the grantor could convey by deed of bargain and sale. No covenant is in any case to be implied in any conveyance. Deeds executed within this state, of lands or any interest of lands therein, must be executed in the presence of two witnesses, who shall subscribe their names to the same as such, and the persons executing must acknowledge the execution before any judge or court commissioner, clerk of a Circuit Court, county clerk, notary public or justice of the peace; and the officer taking the acknowledgment must indorse a certificate of the acknowledgment, and the true date of making it under his hand. A scroll answers for a seal. By recording in the office of the register of deeds of any county an affidavit touching the identity of a party to a deed there recorded, such affidavit becomes prima facie evidence of the fact therein stated.

EXEMPTIONS.—Library, household furniture, etc., $200; firearms, $50; necessary team, cattle and utensils; one year's provisions; tools or stock in trade of mechanic, miner or other person, $200; library and implements of professional man, $200; printing material, presses, etc., $5,000; homestead in country, 40 acres, or in town plat, one-fourth of an acre, except laborers', mechanics' and purchase money liens and mortgages lawfully executed, and taxes, lawfully assessed. The earnings of all married persons having a family dependent upon them for support, for three months next preceding the issue of any process, to the amount of $60 only for each month in which such earnings are made or secured. No personal property is exempt as against any debt remaining of its purchase price.

INTEREST.—Legal, six per cent; by contract in writing, 10. Usury (except in bottomry and respondentia bonds) forfeits all interest if not yet paid; if paid, treble the unlawful excess may be recovered by suit within one year.

JUDGMENTS.—Judgments of the Circuit Court become a lien on all real estate of the judgment debtor within the county, and from the date of its being docketed in the clerk's office; this lien holds for ten years. A transcript of the judgment of a justice of the peace may be docketed in the Circuit Court clerk's office, and becomes then a lien on real estate, and is regarded as a Circuit Court judgment for its enforcement and collection. A transcript of the docket of the

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judgment in any Circuit Court clerk's office may be filed and docketed in any other county, and becomes a lien on all real estate of the judgment debtor in any county where docketed from that date, and is enforced by execution issued from the county where judgment was rendered.

JUSTICE'S JURISDICTION.—$200, may enter judgment by confession to $300.

LIMITATION OF ACTIONS.—On contract not under seal, 6 years; judgments of courts within the state and on sealed instruments, cause accruing within the state, 20 years; foreign judgments and specialties, cause accruing without the state, 10 years; recovery of bonds, 20 years.

MARRIED WOMEN.—Retain all property for their exclusive use and benefit, which is acquired from any source except their husband, and may convey it and do business as if unmarried. Widow is entitled to dower of one-third in all lands owned by husband at any time during marriage, unless unlawfully barred. Conveyances from husband directed to wife are now legalized—May 9, 1903. Assignment of salary or wages of married man cannot be for more than two months after date, and must be in writing signed by his wife and her signature attested by two disinterested witnesses.

MORTGAGES.—Are executed precisely as deeds, except the wife need not join in a purchase money mortgage to bar dower. Any conveyance, however, in whatever form, will be held a mortgage on familiar equity principles, if in reality a security for debt. If a power of sale be inserted, they may be foreclosed by advertisement. One year's redemption is allowed after sale in such cases, but the common and better practice is to foreclose by suit in Circuit Court, and after sale, which cannot take place until after one year's redemption; after judgment no redemption is allowed. Redemption before sale must include 10 per cent interest from date of judgment. A reasonable solicitor's fee is allowed in addition to taxed costs. No strict foreclosure allowed of mortgages. No mortgages or sale of a homestead valid unless the wife joins. Mortgagee, after full performance of the mortgage and tender to him a satisfaction piece in due form for him to execute, neglecting or refusing for seven days thereafter to execute same, shall be liable to the mortgagor in the sum of $100 damages.

PROOF OF CLAIMS SENT FOR COLLECTION.—It being necessary to sue in the name of the real party in interest, creditors sending claims for collection should give their names in full. In case of a firm, full name of the individuals composing the firm should be given, and if creditor is a corporation, that fact should be stated.

REDEMPTION.—Of lands sold under execution, one year, or by subsequent creditor, 15 months; mortgage, one year; taxes, three years.

REVIVOR.—Part payment or new promise in writing, if by one joint debtor, revives the debt only as to him.

STAY OF EXECUTION.—Only on justices' judgments, $10 to over $50, exclusive of cost, one to four months.

WITNESS.—Party in interest may be unless opponent is dead.

FORM OF WARRANTY DEED.

This indenture, made this.....day of....., in the year of our Lord one thousand nine hundred and....., between.....and..... his wife, parties of the first part, and....., party of the second part, witnesseth, that the said parties of the first part, for and in consideration of the sum of.....dollars, to them in hand paid by the said party of the second part, the receipt whereof is hereby confessed and acknowledged, have given, granted, bargained, sold, remised, released, aliened, conveyed, and confirmed, and by these presents do give, grant, bargain, sell, remise, release, alien, convey and confirm unto the said party of the second part, his heirs and assigns forever, the following described real estate (describe property). Together with all and singular the hereditaments and appurtenances thereto belonging, or in anywise appertaining; and all the estate, right, title, interest, claim or demand whatsoever of the said parties of the first part, either in law or equity, either in possession or expectancy of, in and to the above bargained premises, and their hereditaments and appurtenances. To have and to hold the said premises as above described, with the hereditaments and appurtenances, unto the said party of the second part, and to his heirs and assigns forever. And the said.....and..... for themselves and their heirs, executors and administrators, do covenant, grant, bargain and agree to and with the said party of the second part, his heirs and assigns, that at the time of the ensealing and delivery of these presents they are well seized of the premises above described, as of good, sure, perfect, absolute and indefeasible estate of inheritance in law, in fee simple, and that the same are free and clear from all incumbrances whatsoever, and that the above-bargained premises in the quiet and peaceable possession of the said party of the second part, his heirs and assigns, against all and every person or persons lawfully claiming the whole or any part thereof will forever warrant and defend.

In witness whereof, the said parties of the first part have hereunto set their hands and seals the day and year first above written.

Signed, sealed and delivered
in presence of ..... (Seal.)
(Two signatures.) ..... (Seal.)

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FORM OF ACKNOWLEDGMENT.

State of Wisconsin,
County of....., ss.

Be it remembered, that on the.....day of....., A. D. 19..., personally came before me the above-named.....and....., his wife, to me known to be the persons who executed the said deed and acknowledged the same to be their free act and deed, for the uses and purposes therein mentioned.

(Official Signature and Seal.)

My commission expires—(day, month and year).

WISCONSIN

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Names appearing under Headings marked thus * are only inserted when specially contracted for.

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Ashland Title Abstract Co "
Larson & Oakley Abst Co Balsam Lake
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Juneau County Abstract Co Mauston
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Fidelity Abstract Assn, 14 Wells "
Finger Adam & Son, 438 E Water "
Milwaukee County Abstract Co, 90 Mason "
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Farr W H, 85 Oneida "
Feasley F H, 14 Grand av "
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Finger Adam & Son, 438 E Water "
Fons & Wawrzyniakowski, 422 Mitchell "
Fowle E L & Co, 120 Wisconsin "
Fox A & Co, 631 Vleit "
Franey John J, 502 Iron blk "
Freihube & Kehn, 441 13th av "
Frey Benj & Co, Caswell blk "
Garland Fred S, 88 Cawker bldg "
GATES J L LAND CO, 112 Wisconsin (see left side lines) "
Germania R E Co, 33 Cawker bldg "
Gibson A, 490 Russell av "
Giger Arthur, Cawker bldg "
Glover & Granger, 97 Wisconsin "
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Graebner W H, 542 National av "
Grange Wm, 1004 Kinnikinnic av "
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Henderson S I, 204 Grand av "
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Hibbard H R, 307 Grand av "
Holzhauer & Weber, 1121 Vliet "
Horwitz J B, 717 Central av "
Housman J & Co, 600 3d "
Hummel H D, 531 3d "
Inda J S, 524 Mitchell "
James G H & Son, 1258 Kinnikinnic av "
Jazdzewski Boleslaus, 320 Brady "
Jiran Charles, 648 12th "
Johnson J M, 995 25th av "
Jones D A, 402 Camp bldg "
Kane W H, Cawker bldg "
Kauwertz F & Son, Pabst bldg "
Kendall C M, 204 Grand av "
Kendall Oliver, 204 Grand av "
Kern J A, 722 Winnebago "
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Klaus Otto, 389 3d "
Knetzger John, 374 27th "
Knoblauch E L, 825 Winnebago "
Koeffler Hugo, 909 Pabst bldg "
Koenig & Koenig, 702 Walnut "
Koenitzer C A, 3031 North av "
Korthals Max, 722 Winnebago "
Krauthoefer W J, 323 3d "
Kuehn A M, 948 Winnebago "
Kunz Peter, 290 3d "
Laffey Michael, 211 Grand av "
Leedom J B, Mitchell bldg "
Leiser & Gorton, 425 Germania bldg "
Lindenmann H J, 506 Mitchell Milwaukee
Litow Chas, 610 Walnut "
Lynch J J, 303 Mitchell bldg "
McConochie John D, 715 Grand av "
McGrath & Bartkowiak, 484 Mitchell "
Maaske & Biehn, 2103 North av "
Mabbett H J, 30 Sentinel bldg "
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Matthieson Christ D, 204 Grand av "
Mayer Herman, 682 3d "
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Neumann Aug M G, 908 24th "
Newman Solomon, 585 11th "
Newton S S, 204 Grand av "
Nugent Frank, 82 Wisconsin "
Ogden G W & H M, 222 Grand av "
Ornstine Joseph, 204 Grand av "
Otjen & Otjen, 1450 Kinnikinnic "
Owen R M, 508 Pabst bldg "
Pares E B, 307 Grand av "
Paringer Ferdinand, 616 State "
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PAULU F W, 606 Majestic Bldg "
Peirce J Franklin, 204 Grand av "
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Pereles N & Sons Co, 472 City Hall sq "
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Pierce O H, Caswell blk "
Poposkey P T, 840 Wells bldg "
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Pozorski S J, 1009 Bremen "
Reiss M & Co, 221 Grand av "
Reitman Phillip, 1711 Fond du Lac av "
Remington A F, 211 Grand av "
Reuter John P, 211 Grand av "
Reynolds C T & Son, 112 Wisconsin "
Rheins A A, 293 6th "
Richards A L, 217 W Water "
Richardson W H, 135 Grand av "
Richter, Dick & Reutemann, 114 Grand av "
Richter Theo, 318 Germania bldg "
Rock Bros, 458 11th av "
Rogers C C, 120 Wisconsin "
Rogers C D, 135 Grand av "

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Rossbach A C, 221 Grand av "
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Rudzinski Theodore, 381 Mitchell "
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Schaefer C A, 1227 Walnut "
Schenck O J, 204 Grand av "
Schissler Bros, 112 Wisconsin "
Schloegel Henry, 114 Grand av "
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Whitney F H, 114 Grand av "
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Munson M P "
Godfrey & Chase (Milwaukee Co) North Milwaukee
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Morgan C G (Fond du Lac Co) Oakfield
McDowell W S (Waukesha Co) Oconomowoc
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Vinnedge J R (Price Co) Ogema
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Gillette Wm "
Filzen Paul (Polk Co) Osceola
Larson & Oakley "
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Bullinger Geo H, 117 Rosalia "
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Luscher Wm D, 107 Main "
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McKone Terrence, 675 Algoma "
MacNichol & Nichols, Algoma bldg "
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Masterson J A, 145½ Main "
Mueller F T, 140 Main "
O'Brien M H, 103 Main "
Olen C T, 84 Main "
Percey Al H, 244 E New York av "
Pinkerton S C, 209 Elm "
Plummer C M, 740 Main "
Powers J A, 159 Main "
Rieck Wm, 935 Florida "
Schumann O F, 72 Main "
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Gosa M J (Jefferson Co) Palmyra
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Moore P H (Oneida Co) Pelican Lake
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Cmejla Fred A "
Good Land Co "
Schauer John "
Tobey C E "
Sorensen B W (Waushara Co) Pine River
Dolan P J (Grant Co) Platteville
Estabrook L M "
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Holmes Bros "
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Wonn F W & Co "
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Mann & Schulz, 220 5th "
Miller L D & Co, 431 Main "
Miller Wm H, 213 6th "
Mogensen Louis, 2118 Kinzie av "
Morey D J & Sons, 503 Main "
Nelson Peter, 1047 Wash av "
Nelson Robt G, 902 State "
Owens O W, 724 Racine "
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Schaefer L G, 1354 State "
Schlegel Leonard, 1502 N Wis "
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Bender Moses (Outagamie Co) Seymour
Dittmer F R "
Prosser C R "
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De Smidt J D, 509 Ontario av "
Detling Val, 528 N 8th "
Erste John, 520 N Water "
Giblin J M, 1527 N 8th "
Groh & Behnke, 812 Penn av "
Heerman Wm, 1134 Superior av "
Keli F G, 1636 N 7th "
Keller Chas, 710 Center av "
Klemme Herman, 1802 N 13th "
Lynch Thos, 619 N 8th "
Mallman James, 1115 N 8th "
Margenau F W, 1306 N 12th "
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Wiefenbach Hugo "
Chesick H J (Milwaukee Co) South Milwaukee
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Kuczynski Peter "
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Olson N G "
Roe & Peterson "
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Heffron J J "
McDonald J R "
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Schenecker Chas "
Arnold Ernest A Co, 10 The Normandy (Douglas Co) Superior
Badger Real Estate Co, 1219 Hammond av "
Bardon James, 239 W 5th "
Beardsley N S, 32 Columbia bldg "
Benson H A, 29 Wisconsin bldg "
Berkshire Realty Co, 1017 Tower av "
Bird Chas H, 312 E 2d "
Bird C H & Co, 296 W 5th "
Boulevard Syndicate, 908 Tower av "
Broadway Imp Co, 908 Tower av "
Buckeye State Realty Co, 7 Berkshire bldg "
Chandler W E, 211 Board of Trade bldg "
Cooke B C, 1805 Broadway "
Crumpton & Crumpton, 201 Bk of Com "
Duncan-Moss Co, 13 Wisconsin bldg "
Dunn O E & Co, 1 Webster blk "
Eastern Realty Co, 908 Tower av "
Eaton A S, 905 Tower av "
Empire Building Co, 13 Empire bldg "
Erhart C A, 1811 Winter "
Gilbert Henry W & Son, 901 Tower av "
Gill W M, 296 W 5th "
Glass P A, 9 Wisconsin bldg "
Greenfield J E, 208 Bd of Trade "
Heimbaugh & Spring, 1103 Tower av "
Howard C E, 5614 John av "
Howe Agency, 1110 Tower av "
Jerrard & Lenroot, 25 Columbia bldg "
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For Index to Advertisers see page 14

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WYOMING.

CAPITAL, CHEYENNE.

Population of State, 145,965.
(U. S. Census of 1910.)

Wyoming was organized as a Territory in 1868, from what was then the southwestern portion of Dakota, northeastern part of Utah and eastern part of Idaho. On July 10, 1890, the territory was admitted as a state by act of Congress, being the forty-fourth state in order of admission.

Its geographical location classes it among the states of the inter-mountain or arid region, being bounded on the north by Montana, on the east by Dakota and Nebraska, on the south by Colorado and Utah, and on the west by Utah, Idaho and Montana. Its length from east to west is 355 miles; width from north to south 276 miles, and it has an area of 97,890 square miles, or 62,645,120 acres. In general appearance the country is mountainous, with valleys, rolling plains and plateaus, the latter covered with grasses of great nutrition, and furnishing admirable pasture for live stock, while the main elevation is 6,000 feet above sea level, with extremes ranging from 3,000 to 14,000 feet. Probably 10,000,000 acres of the total area of the state are covered with timber. Flowing east or west, according as their source is on the eastern or western slope of the main range of the Rocky mountains, which cross the state from north to south, are numerous streams, among the number being the North Platte, Snake River, Green, Big Horn, Laramie and Yellowstone. None of these streams are navigable in a commercial sense, but they furnish water for the irrigation and development of the surrounding country and in some instances are used for the transportation of timber. The soil is a light sandy loam, darker and richer in the valleys. When reclaimed by the application of water, bountiful returns of agricultural products with the exception of such as thrive only at low altitudes and warm, damp climates are secured. It is estimated that 10,000,000 acres of area of the state are suitable for agricultural purposes by irrigation.

The climate is similar to that of the mountain region generally, and is not, as sometimes erroneously supposed, extraordinarily severe in the winter. The average mean temperature for the year is about 44 degrees, varying somewhat according to elevation, and the atmosphere is rarified and pure, with but few cloudy days. High winds sometimes prevail during the spring and fall, but cyclones and tornadoes are unknown, while the dryness of the atmosphere tends to ameliorate the effects of extreme cold. Snow storms are usually followed by high winds, which serve to uncover the pastures so that live stock get the benefit of the grasses cured by the previous summer's sun, and as the cured native grasses retain their nutrition, it enables the stockman to support his stock upon the open range with little, and in the case of sheep-raising, no additional food. The severity and frequency of western blizzards have been largely exaggerated, so that some people consider the western climate as synonymous with constant storms, dangerous to life. Nothing could be further from the truth; and but few climates are more bracing, healthful or pleasant than the climate of the mountain region of the western states. The almost constant sunlight is not only pleasant, but beneficial from a sanitary standpoint, and it is a well-recognized fact in the

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But it won't last long at that figure

medical profession that certain diseases, notably pulmonary affections, are much benefited by change from the states of lower altitudes to Wyoming or adjacent states.

Gold, copper and coal mining, petroleum production and raising live stock are the most important business interests of the state. The supply of coal underlying the state is apparently inexhaustible, and constant employment is furnished to a great many miners. The raising of live stock, however, in its various departments, probably claims the attention of more people than any other industry, and the facilities for prosecuting that business are such as to commend it to the attention of prospective settlers. It is a noticeable feature of the present condition of the state that many of the former large herds of cattle have in recent years been reduced, without, however, materially reducing the total number of cattle in the state, while the number of small herds owned by ranchmen and farmers has largely increased, and it is doubtful if any other state can show an agricultural population whose financial condition averages better than that of Wyoming's ranchmen. Many are here to testify to the benefits and profits derived by them from the use of the free pasture lands of the open range, with its nutritious native grasses, the opportunities of acquiring government land, cheap fuel and healthy climate, and the large area of the state in proportion to the present population is sufficient evidence that opportunities by which others have heretofore profited still offer to the prospective settler.

The State of Wyoming is notable for the educational advantages it gives the children of its citizens. In educational matters it leads many of the older states in that it employs a larger number of teachers in proportion to its population; that its school year is longer, that the salaries paid its teachers, especially those paid women teachers, are higher, and that its school methods are at all times kept in unison and harmony with the latest and best in modern education.

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POPULATION OF INCORPORATED CITIES, TOWNS AND VILLAGES—U. S. CENSUS, 1910.

Afton	570	Green River	1,313	Rawlins	4,256
Basin	763	Guernsey	274	Riverside	49
Buffalo	1,368	Gunn	220	Riverton	483
Carbon	117	Hartville	235	Rock River	123
Casper	2,639	Hudson	319	Rock Springs	5,778
Cheyenne	11,320	Kemmerer	843	Saratoga	557
Cody	1,132	Lander	1,812	Sheridan	8,408
Cowley	574	Laramie	8,237	Shoshoni	604
Dayton	313	Lovell	699	Sublett	347
Diamondville	696	Lusk	414	Sundance	281
Douglas	2,246	Medicine Bow	127	Thermopolis	1,524
Elk Mountain	98	Meeteetse	207	Torrington	155
Encampment	421	Moorcroft	178	Upton	244
Evanston	2,583	Newcastle	975	Wheatland	796
Gillette	448	Pine Bluff	246	Worland	265
Gray Bull	258				

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Albany	Laramie	T. Therkildsen	B. Featherstone.
Big Horn	Basin	Peter Enders	Mrs. Z. Murphy.
Carbon	Rawlins	D. J. Wren	S. Park.
Converse	Douglas	J. C. Amspoker	C. A. Slonaker.
Crook	Sundance	C. F. Baker	E. E. Wakeman.
Fremont	Lander	H. M. Farlow	F. L. Thompson.
Johnson	Buffalo	R. O. Watkins	W. G. Angus.
Laramie	Cheyenne	W. H. Dillman	L. Voorhees.
Natrona	Casper	F. H. Sawyer	J. T. Scott.
Park	Cody	F. C. Barnett	G. A. Holm.
Sheridan	Sheridan	H. A. Floyd	O. P. Hanna.
Sweetwater	Green River	Jas. Le Marr	Bert Hardin.
Uinta	Evanston	G. P. Harvey	J. B. Martin.
Weston	Newcastle	W. O. Carleton	M. J. Coyle.

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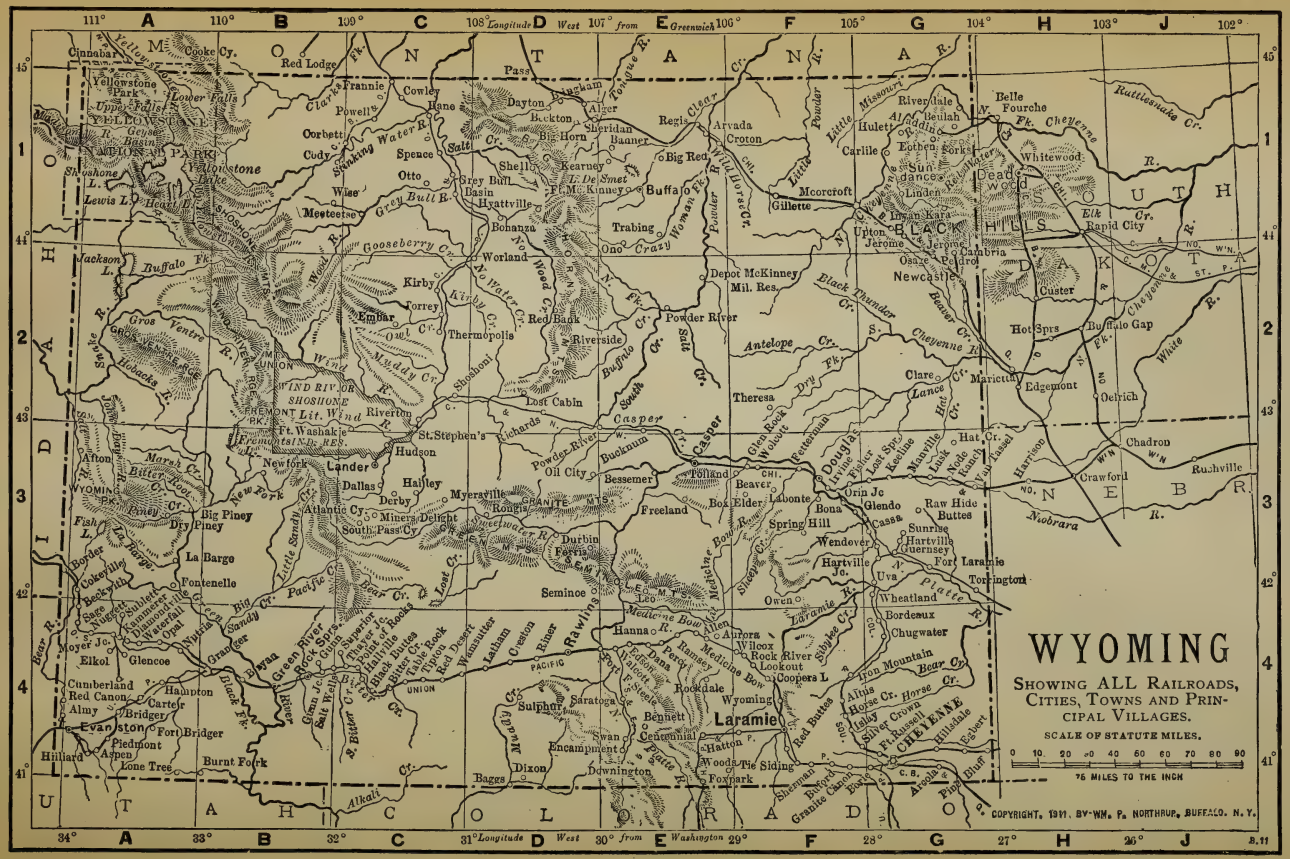
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Buckton
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Big Red
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Croton
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Buffalo
Trabing
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Hulett
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Sundance
Linden
Upton
Jerome
Newcastle
Belle Fourche
Whitewood
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Oelrich
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Hat Cr.
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Bessemer
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Labonte
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Cassa
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Lance Cr.
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Platte R.
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Little Sandy
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Snake R.
Yellowstone R.
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Lewis L.
Jackson L.
Fish L.
Gros Ventre R.
Hoback R.
Wind R.
Lit. Wind R.
Popo Agie R.
Little Popo Agie R.
Bighorn R.
Powder R.
Little Missouri R.
Belle Fourche R.
Cheyenne R.
Rattlesnake Cr.
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Elk Cr.
Harrison
Niobrara R.
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Tongue R.
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Shoshone R.
Stinking Water R.
Grey Bull R.
Gooseberry Cr.
Kirby Cr.
Owl Cr.
Muddy Cr.
Little Muddy Cr.
Bitter Cr.
Little Bitter Cr.
Pacific Cr.
Little Pacific Cr.
Big Cr.
Sand Cr.
Little Sandy
Muddy Cr.
Little Muddy Cr.
Bear Cr.
Lost Cr.
Sweetwater R.
Medicine Bow R.
Little Medicine Bow R.
Sheep Cr.
Little Sheep Cr.
Laramie R.
Little Laramie R.
Platte R.
Little Platte R.
Horse Cr.
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Snake R.
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Jackson L.
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Gros Ventre R.
Hoback R.
Wind R.
Lit. Wind R.
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ABSTRACTS of Title to lands in Albany, Laramie, Goshen, and Platte counties, Wyoming. Conveyancing. Business for non-residents given careful attention. Correspondence solicited. Maps and Plats prepared.

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Laramie Valley Irrigated Lands

LARAMIE, WYOMING.

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TEXAS REAL ESTATE **TURNER & TURNER** Dallas City Property
1310 Commerce St., Dallas, Texas.
We Want to Interest You in Texas. (See Adv. in Real Estate Dealers, Texas)

PUBLIC LANDS.

Statement by Land Districts and Counties with Brief Description.

County.	Area appropriated and unreserved. Surveyed. Acres.	Unsurveyed. Acres.	Total. Acres.	Brief description of character of unappropriated and unreserved land.
Land District—Buffalo.				
Bighorn	2,336,283	560,577	2,896,860	Grazing, mts., timber.
Converse	10,400	.....	10,400	Grazing.
Crook	305,052	.....	305,052	Do.
Fremont	12,376	.....	12,376	Do.
Johnson	2,190,597	35,200	2,225,797	Agrl., grazing, timber, mts.
Natrona	71,238	.....	71,238	Grazing.
Sheridan	781,696	173,120	954,816	Timber, grazing, mts.
Weston	299,237	.....	299,237	Grazing.
Total	6,006,879	768,897	6,775,776	
Land District—Cheyenne.				
Albany	1,075,685	21,581	1,097,266	About one-half county broken, mountainous land. Other half prairie, grazing and farming lands; farm land along streams..
Carbon	2,102,190	10,701	2,112,891	Mts., timber, agrl.
Fremont	163,345	32,979	196,324	Mountainous, arid, timber.
Laramie	2,151,646	.....	2,151,646	Principally prairie and broken grazing lands, with agricultural land along streams which can be irrigated.
Sweetwater	553,559	.....	553,559	Mts., broken, alkaline plains.
Total	6,046,425	65,261	6,111,686	
Land District—Douglas.				
Converse	3,090,731	6,400	3,097,131	Grazing, mts., mineral.
Fremont	800,177	20,622	820,799	Grazing and mountainous.
Natrona	2,811,779	104,716	2,916,495	Grazing, mineral, mts.
Total	6,702,687	131,738	6,834,425	
Land District—Evanston.				
Fremont	577,315	583,337	1,160,652	Mountainous.
Sweetwater	3,748,972	338,947	4,087,919	Do.
Uinta	1,726,654	611,200	2,337,854	Do.
Total	6,052,941	1,533,484	7,586,425	
Land District—Lander.				
Bighorn	1,606,509	115,000	1,721,509	Mts., farming, grazing, timber.
Fremont	2,233,219	46,000	2,279,219	Arid, mts., grazing, farming.
Total	3,839,728	161,000	4,000,728	
Land District—Sundance.				
Converse	90,186	.....	90,186	Prairie, grazing lands.
Crook	1,515,647	.....	1,515,647	Semi-mts., with fertile valleys.
Weston	1,660,286	.....	1,660,286	Timber, grazing, farming.
Total	3,266,119	.....	3,266,119	
State total	31,914,779	2,660,380	34,575,159	

DIGEST OF THE LAWS OF WYOMING.

ASSIGNMENTS.—A debtor in embarrassed circumstances may make a general assignment of all his property for the benefit of all his creditors, assignments made except as provided by law are void and fraudulent.

The deed of assignment must describe all the real and personal property of the debtor conveyed to the assignee. Proceedings are in the district court.

Acceptance of a dividend releases the assignor from liability. No preferences are allowable, except that wages due from assignor and earned within four months prior to the assignment to the extent of $500 to each claimant, have priority.

ATTACHMENTS.—In a civil action for the recovery of a money judgment the plaintiff may have an attachment against the property of the debtor in the following cases: 1. Where the debtor is a foreign corporation, or a non-resident of

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Wyoming; or is about to become a non-resident thereof. 2. Has absconded with intent to defraud his creditors. 3. Has left the county or his residence to avoid the service of summons. 4. So conceals himself that service of summons cannot be had upon him. 5. Is about to remove his property, or a part thereof, out of the jurisdiction of the court, with intent to defraud his creditors. 6. Is about to convert his property, or a part thereof, into money, for the purpose of placing it beyond the reach of his creditors. 7. Has property or rights of action which he conceals. 8. Has assigned, removed or disposed of, or is about to dispose of, his property, or a part thereof, with intent to defraud his creditors. 9. Fraudulently or criminally contracted the debt or incurred the obligation for which suit is about to be, or has been brought.

Except in actions against foreign corporations, plaintiff must file an undertaking, in a sum not less than double the amount of the claim, conditioned that the plaintiff will answer all damages which the defendant may sustain by reason of the attachment, if the order prove to have been wrongfully obtained.

If defendant give bond and it is approved by the judge the said judge shall immediately order, in all such cases, the release of such wages garnisheed or attached and at such time notify all parties concerned.

The justice of the peace court attachment law as amended in 1905 is the same as the foregoing, except the words "or criminally" are omitted in subdivision 9. And there as a 10th subdivision is the following ground: That the cause of action sued on arises on a contract, express or implied, for the direct payment of money not exceeding in amount the sum of $200, and that the contract is not secured by a mortgage or lien upon real or personal property, or pledge of personal property, or if originally so secured, that such security has without any act of the plaintiff, or the person to whom the security was given, become inadequate to secure said contract.

DEEDS.—Must be executed, if within the state, in the presence of one witness, who shall subscribe his name as such. The grantor shall acknowledge execution of the deed before judge or clerk of court of record, U. S. commissioner, county clerk, justice of the peace, or notary public within the state, and the officer shall endorse true date under his hand and seal of office, if there be a seal. Absence of record does not destroy its validity, except as against subsequent purchasers or incumbrances. Conveyance of interest in ditch, canal or reservoir shall be executed, acknowledged and recorded as conveyance of real estate.

EXEMPTIONS.—There shall be exempt to any person the head of a family and living with same: (1) The family Bible, pictures and school books; (2) a lot in any cemetery or burial ground; (3) furniture, bedding, provisions and such other household articles of any kind or character as the debtor may select, not exceeding in all the value of $500.

HOMESTEAD.—Every householder in the state being the head of a family, and every resident of the state who has reached the age of sixty years, is entitled to a homestead not exceeding in value fifteen hundred dollars, which is exempt from execution and attachment while occupied by the owner or his or her family residing in the state.

INTEREST AND USURY.—Legal rate is eight per cent per annum, but any rate may be agreed upon in writing not exceeding twelve per cent. Usury forfeits all interest.

JUDGMENTS.—Filing a transcript of a district court judgment in the office of the clerk of that court in any county or all counties of the state where the judgment debtor owns real estate, makes the judgment, from the date of filing, a lien upon such real property.

LIMITATIONS OF ACTIONS.—Actions must be commenced as follows: Within ten years for the recovery of title, or possession of real estate. Within ten years, upon a specialty, or any agreement, contract or promise in writing. But on all foreign claims, judgments, or contracts, express or implied, contracted or incurred before the debtor becomes a resident of this state, within five years from the time the debtor shall have established his residence within this state. Upon contracts not in writing, express or implied, within eight years. In the name of the personal representatives of a deceased person, within two years after death of deceased.

MARRIED WOMEN.—May make a will, sue and be sued, make contracts, carry on a trade or business, retain her own earnings, and hold property, real and personal, together with the rents and profits thereof, free from the control or interference of her husband. Her property is exempt from execution or attachment for the debts of her husband. She has also all the rights of an elector, and may hold office and vote at all elections in the same manner as other electors. But cannot be compelled to perform jury service. She may not, however, be appointed administratrix, or hold that trust after marriage. She becomes of age at twenty-one.

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DOMINION OF CANADA.

DIGEST OF THE LAWS OF DOMINION OF CANADA.

ALIENS.

The Dominion government have control of the legislation as to naturalization. When a person of the full age of twenty-one years has been employed by the government of Canada for any of the provinces for two years, or has resided in Canada for five years, he may become a British subject by taking the oath of allegiance and an oath that he intends to remain in Canada. In the provinces of British Columbia, Manitoba, New Brunswick, Nova Scotia and Quebec aliens can hold lands the same as British subjects, and they can sue and be sued in the courts, but they cannot be compelled to act on juries, nor can they vote, nor hold any municipal office or any office in the gift of the crown, nor can they become a representative to either the Provincial legislature or the Dominion parliament. The Northwest Territories have no alien laws. In the Province of Ontario aliens have the same rights as the British subjects, excepting foreign corporations cannot hold or convey lands; they must obtain a license or become incorporated for that purpose. An alien cannot serve on a jury, but any alien dying holding lands the lands descend the same as if they had been the real estate of a British subject or a naturalized subject.

ASSIGNMENTS.

BRITISH COLUMBIA.—This province has an assignment act called "Creditors Trust Deed Act," and an assignment can be made of all real and personal estate under this act to satisfy ratably all creditors, but if it is shown that the assignment is a fraud upon creditors it can be set aside. It takes precedence of all judgments not completely executed by payment.

MANITOBA.—Since the repeal of the Dominion insolvency act, except under special circumstances, all assignments must be made to the official assignees appointed by the government, such assignments take precedence of all judgments and executions not completely executed by payment subject to any lien.

NEW BRUNSWICK.—See under this heading the Province of Ontario, as the laws are substantially the same.

NORTHWEST TERRITORIES.—There are no bankruptcy or insolvency laws in force, but a voluntary assignment can be made to a trustee.

NOVA SCOTIA.—In this province general assignments can be made for the benefit of creditors, and any judgment obtained by collusion or fraud, or any conveyance or attempt to defeat creditors or any gifts or transactions had for the same purpose will be set aside.

ONTARIO.—In this province no insolvency act exists, but an act known as "The act respecting assignments and preferences by insolvent persons" is in existence, under which a general assignment can be made for the benefit of creditors. Under this act all confessions or warrants to confess judgments given by insolvents to defeat or delay creditors or to give one preference over the other are void. All gifts, transfers, etc., made by insolvents to defeat or prejudice creditors are void. Wages of employes are protected. The assignee can be changed by the creditors. The assignment takes precedence over all judgments and executions not completely executed by payment subject to any lien for costs. Notice of the assignment must be published in the "Ontario Gazette" and registered. A meeting of creditors to be called in five days after the assignment. A majority of votes at the meeting govern. The remuneration of the assignee is fixed by the creditors. An examination of the assignor or his employes can be had under oath. All persons having information or documents belonging to the assignor can be called upon to produce them.

PRINCE EDWARD ISLAND.—General assignments for the benefit of creditors are allowed in this province and must be published twice in the "Royal Gazette." There are official assignees appointed by the government.

QUEBEC.—In this province a demand for an assignment can be made by the creditor on his debtor in cases where the creditor has a claim of $200 or over unsecured. The creditor is appointed judicial guardian for a period until a meeting of the creditors is held at the court house in the county in which the assignment has taken place, when an official called "curator" is appointed.

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ATTACHMENTS.

BRITISH COLUMBIA.—Writs of judgment may issue against absconding debtors in the county court. Attachments may be had before or after judgment in the supreme and small debts court. Debts due to the debtor may be garnisheed only after judgment.

MANITOBA.—When a debtor absconds or remains concealed to avoid service of process or where the debtor is a known resident and the creditor a resident and where the debtor is about to remove or transfer any of his property or effects from the province, or has assigned, transferred or disposed of or about to do so of any of his property with intent to delay, defeat or defraud his creditors, any property or interest therein belonging to the debtor may be placed under seizure before judgment.

NEW BRUNSWICK.—Proceedings by way of attachments may be taken against property of debtors where a greater sum than forty dollars is involved, also where a debtor keeps himself concealed within the province with intent to defraud his creditors or is about to depart from the province for the same purpose. There are no other attachment laws in this province.

NORTHWEST TERRITORIES.—Attachment can be made where the debtor has absconded from the territories leaving personal property liable to seizure or has attempted to remove the same with intent to defraud.

NOVA SCOTIA.—Where a person has a judgment he may make an application to the court for attachment of debts due to the judgment debtor. The property of an absent or absconding debtor may be attached.

ONTARIO.—In the lowest court, which is called "Division Court," in this province debts can be garnisheed before judgment. In the County Court and High Court before an attaching order can issue judgment has to be obtained. Proceedings can be had against absconding debtors in all courts in the province where the amount involved is over one hundred dollars. A capias will issue on an application to the courts to arrest any absconding debtor who is leaving the province with intent to defraud his creditors.

PRINCE EDWARD ISLAND.—Where the debt is thirty-three dollars and upwards an order for attachment of debts due can be obtained on application to the court, and where the debtor is absconding from the province his real and personal estate may be attached in the first instance to answer the claim.

QUEBEC.—Attachments can be had in this province after judgment; they can only be had before judgment where an application is made to the court upon affidavit and where the amount involved is over the sum of five dollars.

CLAIMS AGAINST DECEASED PERSONS.

BRITISH COLUMBIA.—These claims can be enforced against the executor or administrator.

MANITOBA.—These claims can be enforced against the executor or administrator. He generally advertises for creditors. The administrator is appointed by the court and has to give security. The administrator or executor can accept in proof of claims any evidence that he may consider sufficient.

NEW BRUNSWICK.—In this province a judgment creditor has priority over other creditors in his claim against the estate and his judgment is paid in full. The claims of the creditors have to be proven by a declaration under oath. Outside of the judgment creditors, all creditors rank equally in the estate.

NORTHWEST TERRITORIES.—In the administration of estates in the territories, judgment debts have priority. All other claims rank equally. The claim is to be proven by declaration.

NOVA SCOTIA.—All claims against assets of deceased persons have to be proven by a sworn declaration and sent to the executor or administrator. He has eighteen months before payment need be made.

ONTARIO.—In this province the executors and administrators are appointed by the Surrogate Court judge in each of the counties. Claims against the estate have to be proven by declaration under oath. All claims rank equally excepting judgments obtained and in which execution has issued, which are binding on the lands of the deceased. The executor or administrator has one year to pay the debts of the deceased and has to render an account in eighteen months to the court showing the condition of the estate. Any claim of tort has to be made within one year after the death. All claims against the estate for anything that happened before the death of deceased will not be allowed on the testimony of the claimant alone, but such evidence must be corroborated by some other material evidence or by doucments.

PRINCE EDWARD ISLAND.—In this province creditors are required to file their accounts with the administrator properly verified under oath. The estate is administered by the Surrogate Court and also by the Court of Chancery.

QUEBEC.—Claims against the estate in this province are shown by declaration under oath and actions may be brought against the executors, administrators or heirs the same as in other matters.

DEEDS.

BRITISH COLUMBIA.—In this province there is a short statutory form for deeds, and all conveyances of real estate must be made under seal. For the purpose of registration there has to be acknowledgements of proofs of execution. A married woman can dispose of her separate property as if she were unmarried,

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but before the deed can be registered it has to be shown that she was aware of the contents of the same.

MANITOBA.—The "Torrens" system of lands transfer is in vogue in this province. There are four land title districts—Winnipeg, Portage La Prairie, Brandon and Morden. The old system of conveyance is still in existence, but the new system has nearly entirely superseded it. The law as to the execution of deeds and other instruments is modeled on the Ontario statute. A deed is sufficiently executed if signed and sealed, but if it is required to be registered it must be witnessed and the witness must make an affidavit that he saw the instrument executed and that he knows the party and that he is a subscribing witness.

NEW BRUNSWICK.—In this province deeds must be under seal and take priority in order of their registration in the county registry office. Before a deed can be registered it has to be acknowledged, which acknowledgment may be taken before a judge of the Supreme or County Court or before any registrar of deeds or before any notary public appointed and resident in the province and certified under his hand and official seal, or if such asknowledgments are taken out of the province they may be taken before any commissioner appointed by the province to take affidavits, or before the governor of any state and certified under the hand and seal of office of such governor. In case of conveyances by a corporation proofs of the seal will be sufficient.

NORTHWEST TERRITORIES.—The "Torrens" system of land transfers exists here.

NOVA SCOTIA.—All deeds and judgments affecting lands must be registered in the registry office of the county in which the lands are situated. Deeds must be executed in the presence of a witness, who attests the same before a notary public or barrister-at-law. Acknowledgments of conveyances by married woman must be made before a notary or barrister-at-law in the absence of the husband. Deeds may be proven out of the province by a subscribing witness taking an oath before a person authorized to take oaths.

ONTARIO.—The "Torrens" system is in existence in the following counties in this province: County of York and city of Toronto, county of Elgin and city of St. Thomas, county of Ontario and in the districts of Muskoka, Parry Sound, Nipissing, Algoma, Manitoulin, Thunder Bay and Rainy River, and other municipalities have the power to introduce the system of by-laws and even in the counties and districts above mentioned the old system is still in vogue and many transfers are made under the old system. There is no form of deed that is compulsory to use in this province outside of the "Torrens" system, but the legislature have enacted a short form of conveyance which is generally used throughout the province. Deeds must be executed under seal and witnessed by one witness, who makes an affidavit attesting that he is the person signing as a witness and that he saw the parties sign it, that he knows them and where the instrument was executed at. This can be taken before any commissioner for taking affidavits or a notary public or justice of the peace and outside of the province by any person duly authorized to take oaths. Deeds have to be registered in the county in which the lands are situated and take in priority to the date of registration.

PRINCE EDWARD ISLAND.—Deeds are executed in the presence of one witness, who shall make an oath of its execution before the registrar of deeds or a commissioner. Outside of the province the oath of the witness to the execution to the deeds may be administered by anyone duly authorized to take such oaths or by the judge of the court of record. Deeds must be registered and take in priority of registration.

QUEBEC.—There is no special form of conveyance in use in this province and any document using the proper terms to convey lands is legal. Deeds are acknowledged before a notary public.

BRITISH COLUMBIA.—In all the provinces of Canada, including the Northwest Territories, in case the plaintiff or defendant or any party to any action or proceeding is desirous of having at the trial thereof depositions of an aged or infirm person resident within the various provinces or of any person, who is about to withdraw therefrom, or who is residing without the limits thereof, the court in which the action is pending or a judge thereof may upon motion of such plaintiff or defendant or party thereto and upon hearing the parties, order the issue of a commission or commissions under the seal of the court in which the action is pending to a commissioner or commissioners to take the depositions of such person or persons respectively. Full instructions will accompany the commission. An opportunity in all cases will be given for cross-examination. The form of oath and how the depositions are to be taken are attached to the commission.

DESCENT AND DISTRIBUTION.

BRITISH COLUMBIA.—Real estate of an intestate descends after payment of dower as follows: (1) To lineal descends per stirpes. (2) Failing father and mother to collateral relatives subject to "inheritance act."

MANITOBA.—A widow is not entitled to dower in this province and a widower has no tendency by the curtesy in his deceased wife's hands. Land from and after the first day of July, 1885, shall descend to the personal representative of deceased owners thereof, and shall be distributed in the same manner as personal estate. In case of intestasy, one-third goes to the widow and two-thirds to the child or children; if no issue, widow takes the whole; if no widow, child or children, then

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ALLUVIAL LANDS YAZOO VALLEY, TENSAS DELTA ST. FRANCIS BASIN, ALA. RIVER VALLEY McKINNEY LAND CO., MEMPHIS, TENN.

the mother, brother and sisters. Separate property of a married woman descends and is distributed in the same way.

NEW BRUNSWICK.—Real estate, if a person dies intestate, is equally divided among intestate's children, and if no children, then to next of kin.

NORTHWEST TERRITORIES.—Where a person dies intestate, leaving a widow and any child or children, the widow shall take one-third; if he leaves no child or descendant of any child, the widow takes one-half, and the balance goes to the next of kin. If the intestate leaves children, two-thirds of his whole estate (if he leaves no widow) shall be equally divided amongst them, or, if one, to such one child; if the intestate leaves no children or representatives of them, the father, if living, takes the whole, or if he left a widow, one-half. There is no dower.

NOVA SCOTIA.—Where a person dies intestate real estate shall descend to their children in equal shares and if there is no child then to their legal descends, such representatives to take share of deceased parent in equal proportions and if no child of intestate living, other lineal descends. Where there is no issue one-half goes to father and the other half goes to widow in lieu of dower. Where there is no issue or father, one-half goes to widow and the other half to mother, brothers and sisters. If there is no widow the whole goes to mother, brothers and sisters; if there is no issue, widow, father, mother, brother or sister, it shall go to next of kin.

ONTARIO.—In this province real estate descends as personal estate. (1) Where the intestate dies leaving no wife or child, goes to next of kin. (2) Wife only, $1,000 to wife, where he leaves a widow but no issue, one-half of balance to wife, residue next of kin. Wife may elect to take above in lieu of dower. (3) Wife and child, one-third to wife, residue per stirpes to child or children. (4) Wife, father or mother, one-half to wife, residue to father. (5) Wife, father, brother, sister, nieces and nephews after wife, residue equally to aforementioned. (6) Husband only- one-half to husband, residue as if husband had predeceased his wife. (7) Husband and child or children, one-third to husband, residue equally between children. (8) Child or children, equally amongst them. (9) Father only, all. (10) Father and wife, one-half to father, residue to wife. (11) Mother only, mother takes the whole. (12) Mother and wife, one-half to wife, residue to mother. (13) Mother, brother and sister, to be equally divided between them. There is a "succession duty act" in force in this province; it is similar to the "succession duty act" of the states of Pennsylvania and New York.

PRINCE EDWARD ISLAND.—In this province if the intestate dies leaving wife, child or children, wife gets her dower, remainder equally divided amongst the children. (2) Wife only, subject to wife's dower; land goes to next of kin. (3) No wife or child, goes to next of kin and their legal representatives. (4) Child, children or their legal representatives in equal shares to each. (5) Father, mother, or if mother, brothers and sisters, the whole goes to father. (6) Mother, brother or sister, whole goes to them equally. (7) Husband and child or children, whole goes to husband for life, remainder to children or their representatives. (8) Husband only, he takes no interest.

QUEBEC.—Children divide, equally the estate, if no issue left, father and mother or survivor of them take one-half, brothers and sisters the other. They take the whole if both father and mother are dead.

DOWER.

BRITISH COLUMBIA.—Wife is entitled to dower in the husband's real estate undisposed of at the time of his death, but the husband has the right during his lifetime to dispose of his property without regard to his wife's dower.

MANITOBA.—There is no dower in this province.

NEW BRUNSWICK.—The common law right of dower exists in this province.

NORTHWEST TERRITORIES.—There is no dower.

NOVA SCOTIA.—The widow is entitled to one-third interest in the property of her husband.

ONTARIO.—A widow in this province is entitled to the common law dower and to one-third interest in any property to which the husband is entitled to.

QUEBEC.—The wife in the absence of a marriage settlement is entitled for her life to the use of one-half of her husband's immovable property and to the enjoyment of the balance in trust for the children. This is only applied to property which the husband had at the time of his marriage. Property acquired subsequent to marriage is the property of the community and may be transferred by the husband.

HOMESTEAD.

In all the provinces of Canada the government will grant homesteads to persons residing on the land for a certain number of years. The condition of these various allotments are too numerous to set out in detail.

INTEREST AND USURY.

This is within the exclusive jurisdiction of the Dominion parliament. Generally any person may stipulate for, allow or exact on any contract or agreement whatsoever, any rate of interest or discount which is agreed upon. Whenever interest is payable and no rate is fixed by agreement or by law, the rate of interest shall be six per cent. per annum.

"The Money-Lenders' Act, 1906," provides that no money-lender shall stipu-

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late for, allow or exact on any negotiable instrument, contract or agreement concerning a loan of money under $500 principal, a rate of interest or discount greater than 12 per cent per annum. And the rate of interest upon a judgment for the amount due is reduced to 5 per cent. per annum. The act applies to existing contracts and judgments. It does not apply where the whole interest or discount does not exceed fifty cents. Yukon territory is excepted. A money loaner is one who makes a business of loaning at above 10 per cent per annum. Penalty is $1,000 fine or one year imprisonment.

JUDGMENTS.

BRITISH COLUMBIA.—In this province a certificate of judgment can be registered in any and all of the land registry offices in the provinces, and from the time of registry is a lien and charge on all the lands of the judgment debtor.

MANITOBA.—The registration of a certificate of judgment binds and is a charge upon the lands of the debtor. It has to be renewed every two years.

NEW BRUNSWICK.—When execution is issued for the amount of a judgment the execution binds the lands of the debtor. A judgment is good for twenty years.

NOVA SCOTIA.—Judgment when recorded by certificate in registry office binds and is a charge upon all real estate of the debtor for twenty years.

ONTARIO.—When executions are issued for any amount contained in a judgment and placed in the hands of a sheriff it is a charge upon all lands of the debtor in that county. Execution has to be renewed every three years.

PRINCE EDWARD ISLAND.—Judgment of the Supreme Court binds the lands of the debtor.

QUEBEC.—Execution issued on a judgment in this province remains in force until it is satisfied and binds the lands of the debtor.

LIMITATIONS.

By the common law an action could be brought at any time, when a right of action had accrued; this, however, was varied by an English statute, in which all actions of account, etc., the action was to be commenced within six years. This is generally the law in the various provinces of Canada, but has been varied slightly in some of the provinces.

MARRIED WOMEN.

BRITISH COLUMBIA.—A married woman can hold property as freely as if unmarried. All contracts made by her are presumed to be made with reference to her separate property.

MANITOBA.—Since the 14th day of May, 1875, a married woman can hold property and dispose of it the same as if unmarried, but this does not extend to any property received by her from her husband during coverture.

NEW BRUNSWICK.—A married woman can acquire and hold property in the same way as though she were a femme sole. She can render herself liable on any contract.

NORTHWEST TERRITORIES.—A woman can carry on business and hold property and deal with it as if she were a femme sole and her husband has no power or control over it.

NOVA SCOTIA.—In this province a woman can hold and dispose of real property free from her husband, enter into and render herself liable to the extent of her separate property on all contracts.

ONTARIO.—In this province a woman can hold real estate free from her husband and under certain conditions can deal with it without his consent. Can carry on business and enter into contracts the same as if she were unmarried.

PRINCE EDWARD ISLAND.—A woman can in this province acquire and hold and dispose of real property the same as though she were a femme sole and can enter into and make contracts and render herself liable thereon to the same extent.

QUEBEC.—A married woman cannot carry on business without the consent of her husband and cannot appear in judicial proceedings without his authorization except in matters of administration. She holds real estate in common with her husband. The husband is liable for certain of her obligations. She cannot dispose of her real estate without the consent for her husband.

MORTGAGES.

BRITISH COLUMBIA.—The form of mortgage is prescribed by statute and must be under seal. It can be either foreclosed, or the mortgagor may be sued upon the covenants. Mortgages are registered in the proper registry offices.

MANITOBA.—A mortgage is under seal and must be properly registered to bind the lands and is discharged on the production of a proper discharge executed by the mortgagee. The law as regards the mortgagor giving six months, notice or a bonus of six months' interest in case the principal of the mortgage be not paid on the day it falls due was repealed in this province.

NEW BRUNSWICK.—There are no special statutory provisions in reference to mortgages and the common law prevails. A mortgage of real estate must be acknowledged for registration before the same offcials as deeds.

NORTHWEST TERRITORIES.—Mortgages must be registered under the provisions of the land titles act and proceedings in connection with mortgages to be taken in accordance with this act.

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NOVA SCOTIA.—From the date of recording mortgages they take effect as against third parties and they bind the lands from the date of registration. There is no special form obligatory in this province.

ONTARIO.—There exists a statutory short form of mortgage in this province. Mortgages take in priority of registration and are a charge upon the lands from the date of registration. A mortgage may be discharged by the production of a discharge executed by the mortgagee. In default the mortgage can be foreclosed and property sold and the mortgagor proceeded against under his covenant to pay. The owner or mortgagor of land upon which are goods or chattels sold on special conditions and affixed to the realty, may as against vendor pay the balance and retain the goods or chattels.

QUEBEC.—Mortgages in this province are registered in the public registry office and the mortgagee's lien takes effect from the date of registration. There is no form of mortgage that is obligatory.

REDEMPTION OF REAL ESTATE.

In all the provinces of Canada, including the Northwest Territories, the mortgagor has the right to redeem the mortgaged premises at any time before the property has been actually sold or foreclosed and pay the amount of the charge against it with interest and expense. In all the provinces land sold for taxes can be redeemed before the expiration of the statutory limitation on payment of the amount of taxes, interest and costs.

TAXATION.

Under the "British North America act" the Dominion government levies taxes for all purposes other than those given under the act to the various provinces. There is no direct taxation by the Dominion, but all the taxation is raised by customs tariff and inland revenue taxation. The various provinces raise sufficient money for the administration of justice and for matters within their jurisdictions and in the various provinces power is given to the municipalities under various assessments and municipal acts to raise taxes for municipal purposes. Lands can be sold for taxes in the various provinces for arrears, varying from one to five years, and these lands can be redeemed on payment of the taxes and cost within a specified period.

TRUST DEEDS AND WILLS.

BRITISH COLUMBIA.—Every person over the age of twenty-one years may dispose of all his property by will. It must be in writing signed at the foot and have two witnesses. A devise to witness or to the wife or husband of the witness is void.

MANITOBA.—A will must be in writing, signed at the foot by the testator in the presence of two witnesses. A will can be made by any person twenty-one years of age, but if a married woman has a child or children she is under certain restrictions, as set out in the "married woman's act."

NEW BRUNSWICK.—Wills have to be in writing, signed by the testator in the presence of two witnesses. The testator must be over the age of twenty-one years before he can make a valid will. Every will is revoked by marriage. There are succession duties in this province.

ONTARIO.—Wills in this province have to be in writing, signed by the testator or someone in his behalf in the presence of two witnesses. No person can make a will until he is over twenty-one years of age. A married woman can make a will devising her separate estate. Wills are not invalid if witness is incompetent, but the gifts to the witness are invalid. Every will is revoked by the marriage of the testator with three exceptions. The will speaks from death.

PRINCE EDWARD ISLAND.—No person under the age of twenty-one years can make a valid will. All wills must be witnessed by two persons. A legacy to the attesting witness is void. An executor must present the will for registration within thirty days after the testator's death under a penalty.

QUEBEC.—Wills in this province may be executed before a notary or can be made in the form prescribed by the laws of England.

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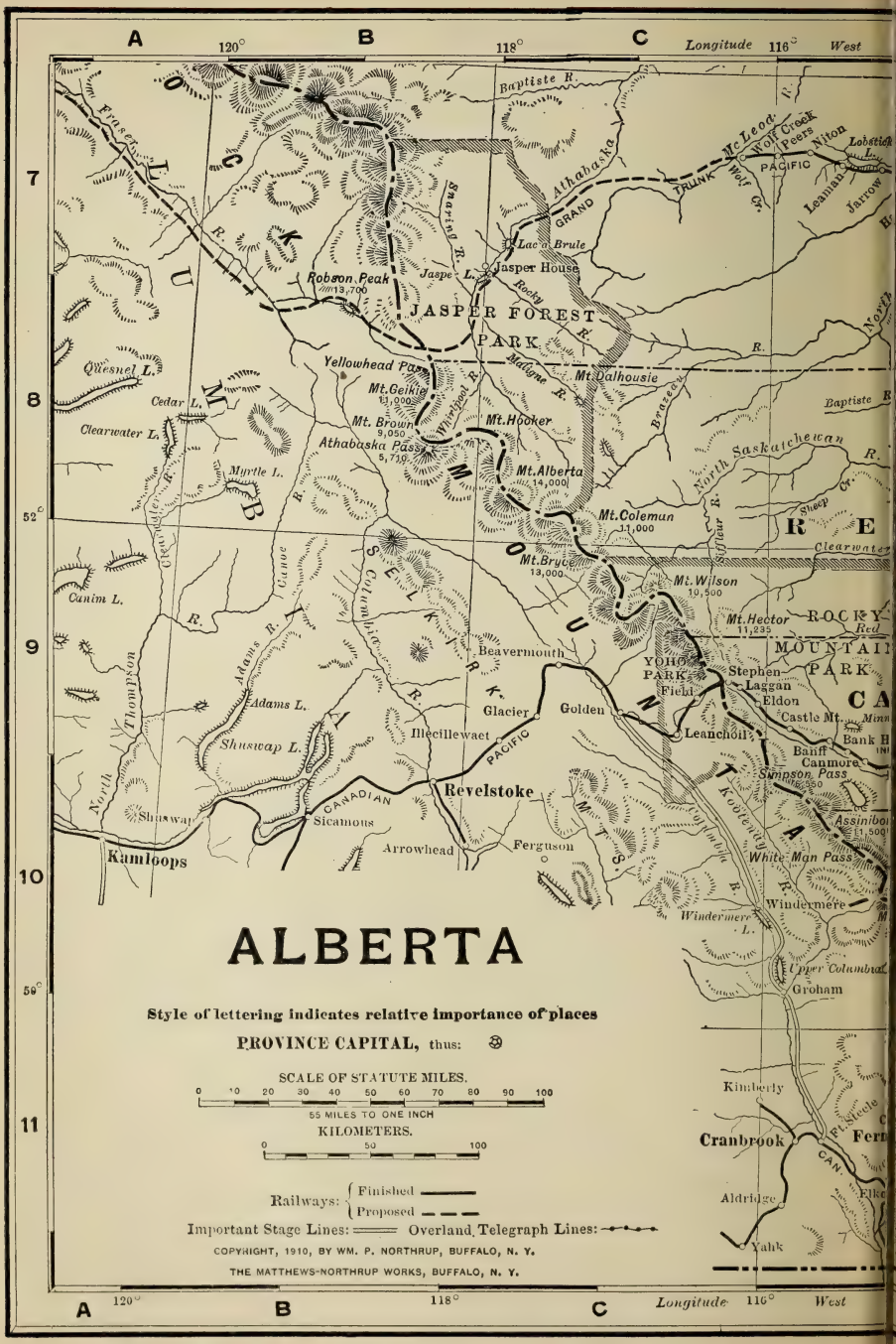

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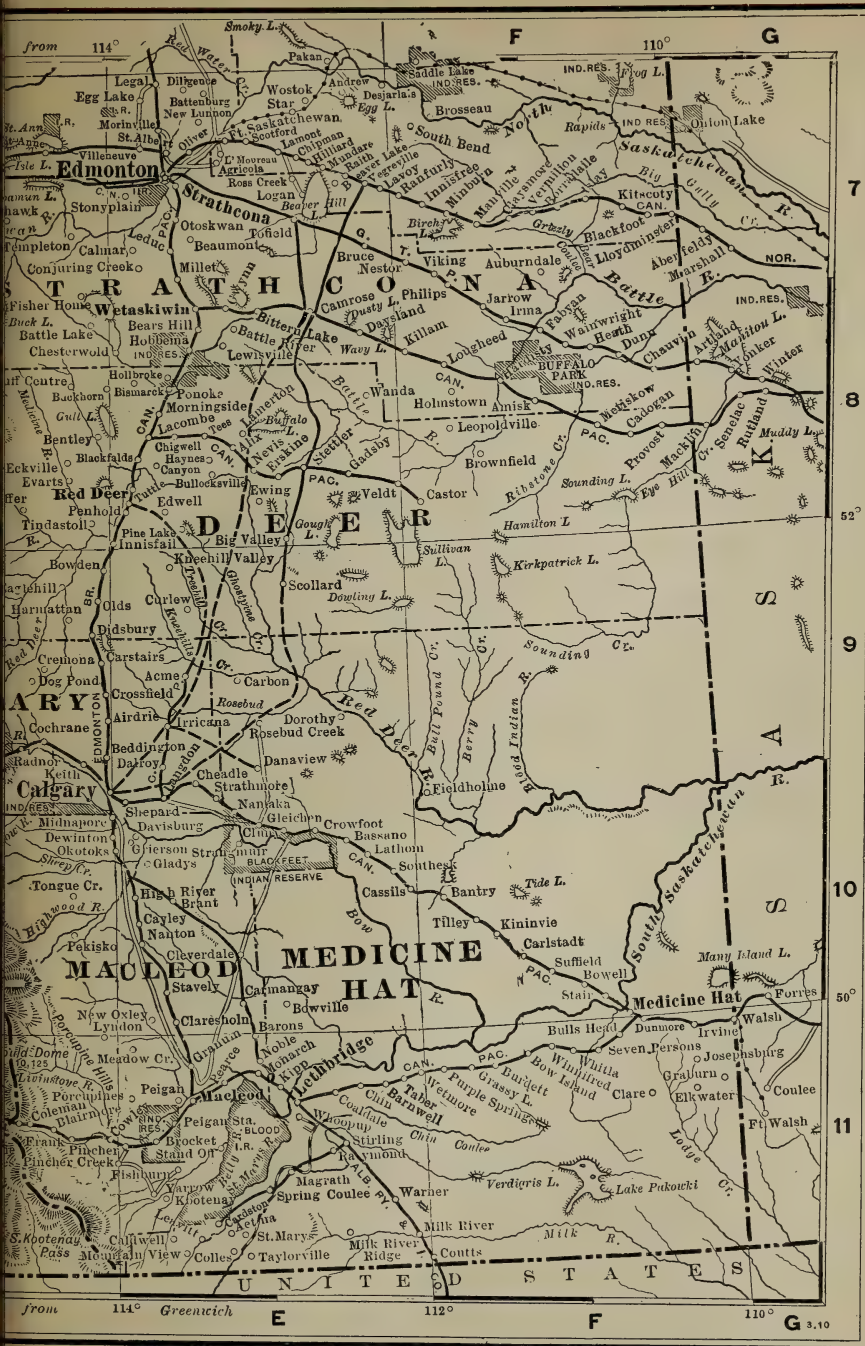

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References: Parr's Bank, London, England.
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ALBERTA.

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(Dominion Census Bureau.)

Alberta lies between British Columbia on the west and Saskatchewan on the east. Its southern border touches the United States and its northern boundary is the District of Mackenzie. It is 750 miles long with a maximum width of 400 miles and has a land area of 162,000,000 acres. The climate is adapted to successful mixed farming and the growing of grain. The heaviest rains coming in midsummer, while scarcely any downfall interferes with seeding operations in the spring. The clear weather of the autumn months generally permits the farmer to stook his grain and let it stand for weeks, threshing it from the stook.

Clay covers almost the whole area, being shallowest at the mountains and much deeper further east. This is overlaid by a deep, black soil from a few inches to four and even five feet in thickness. The great bulk of the land is undulating prairie with here and there level stretches which extend for many miles. In the extreme south the prairie is particularly level and open. The province is well supplied with streams which wind their way eastward from the Rocky Mountain slopes. In many places these streams have cut deep coulees or ravines through the clay formation. Coal, which virtually underlies the whole province in seams of from four to twelve feet thick is mined in outcroppings on the banks of streams and in shafts from 20 to 150 feet deep. All grades are found here, the lignite of the prairies, the bituminous deposits of the foothills and the vast anthracite beds formed in the process of mountain building in the Rockies. Medicine Hat has been lighted and heated with natural gas for years, and the country north of Edmonton, contains plenty. Petroleum has been found in large quantities in the foothills and there are extensive beds of marl in various parts of the province. Beds of brick clay exist and there is abundance of sandstone.

A vast stretch of this province from Athabaska Landing north and containing the immense valleys of the Athabaska and Peace rivers, has not yet been surveyed, and has few settlers outside the Hudson's Bay Company's posts. Yet for many years these pioneers have successfully raised vegetables, coarse grains and wheat. It is up toward the 54th parallel, far enough north to have more hours of sunshine than the country lying below it. The summers are perfect weather, the winters cold but even, and relatively sharp.

Close settlement towards the north has not yet gone far beyond the Edmonton districts, which may be described as central. This region has many streams, the principal being the North Saskatchewan River, with its wonderfully fertile valley. It is so well wooded as to favor stock-raising in an unusual degree, the animals sheltering themselves in the woods through the severest weather. It is a country of singular beauty and charm.

Southern Alberta is characterized by a soil admittedly as rich as any in Canada. From the foothills of the Rockies, the land slopes away eastward into an immense prairie plateau. The development of grain-growing here is extremely active. The crops have broken all records both in bushels per acre and in the quality of the grain. Southern Alberta furnishes the world's standard winter wheat. By reason of its phosphates and lime, it is turning out to be a great horse country, the Kentucky of Canada. It is an "all-round" country, where all kinds of farming, dairying, poultry raising and animal husbandry are practised with the most complete success. From Calgary north to Edmonton and south to the international line is a farmers' paradise.

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ECCLES & CO, Reference: Merchants Bank of Canada "
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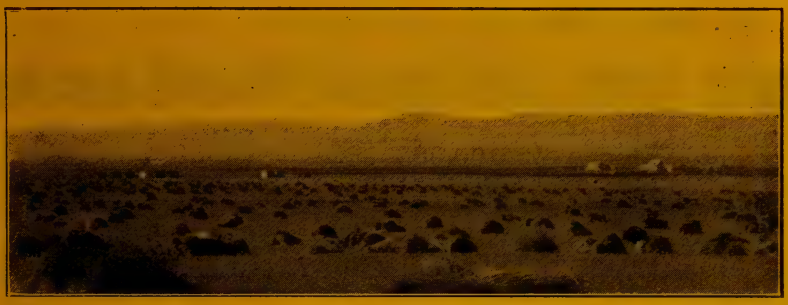

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References: Canadian Bank of Commerce or R. G. Dun & Co.

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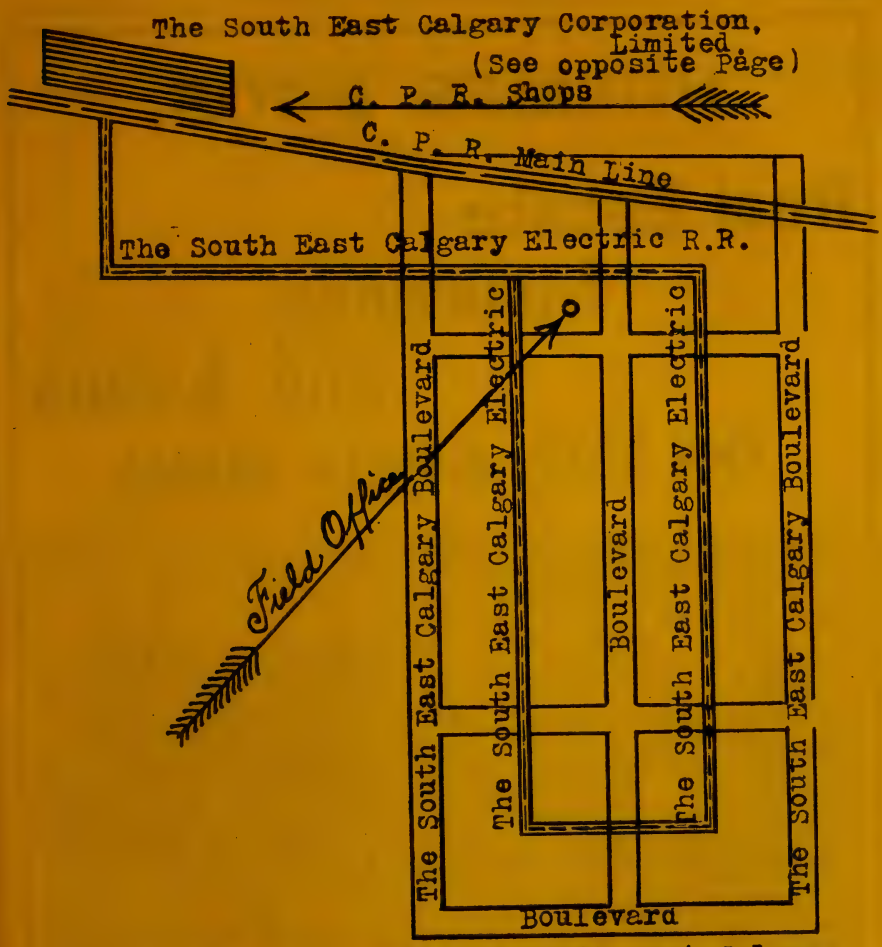
City Office, Suite 35 Cadogan Blk., 8th Ave., and 2nd St. W.

FIELD OFFICE Located on their Land

(See Opposite Page)

Owners and Operators of the South East Calgary Electric Railway

We own and are developing eight square miles in South East Calgary.



EIGHT square miles in South East Calgary Only one mile from the C.P.R. Shops and Industrial district. We own two miles of trackage. All our soil demonstrations are made on the Bullhurst Seed Farms, controled and operated by us as shown by the location of our FIELD OFFICE

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Easy Terms.

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IS MOST BEAUTIFUL SUBURB

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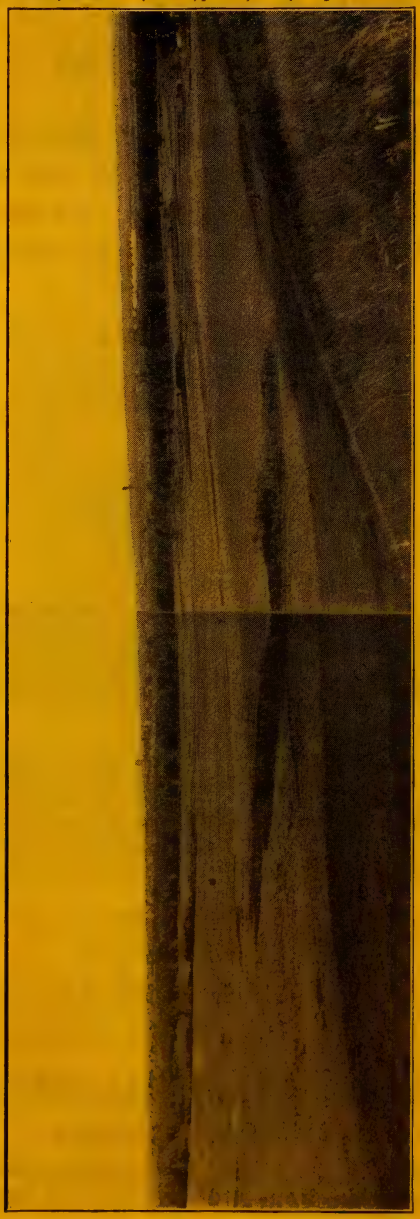

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Your investments will pay

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FINEST WHEAT LAND ON THE CONTINENT OF AMERICA

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MACLEOD is a natural distributing point for all freight from the South and East.

MACLEOD has two railroads, the C. P. R. and C. N. R. (in course of construction), and will shortly have the G. T. P.

MACLEOD owns its own Townsite, Electric and Water Plants and its situation on a gravel bed enables it to have the finest streets in Alberta. Six miles of concrete sidewalk were completed last year. Good sewage system installed.

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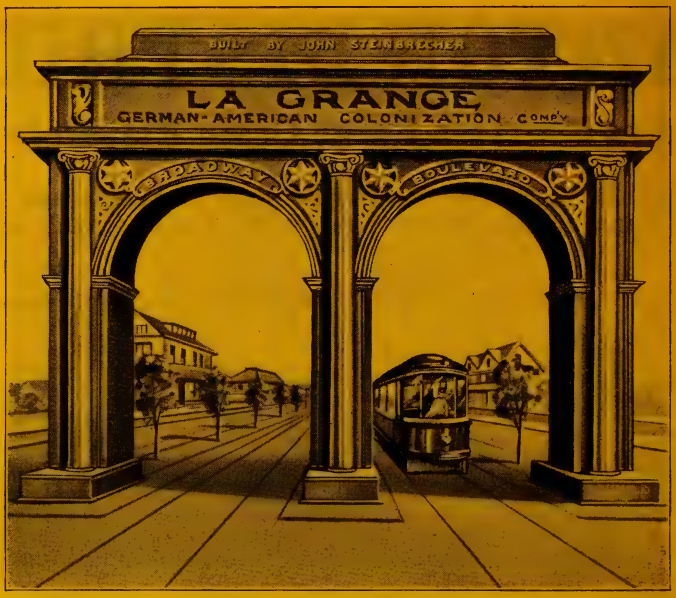
LA GRANGE



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The restriction in this suburb is $2,000, each residence must be built on not less than a 50-foot frontage and set back 25 feet from the front line of the lot.

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REFERENCE: The Bank of British North America.
[See Outside Back Cover.]

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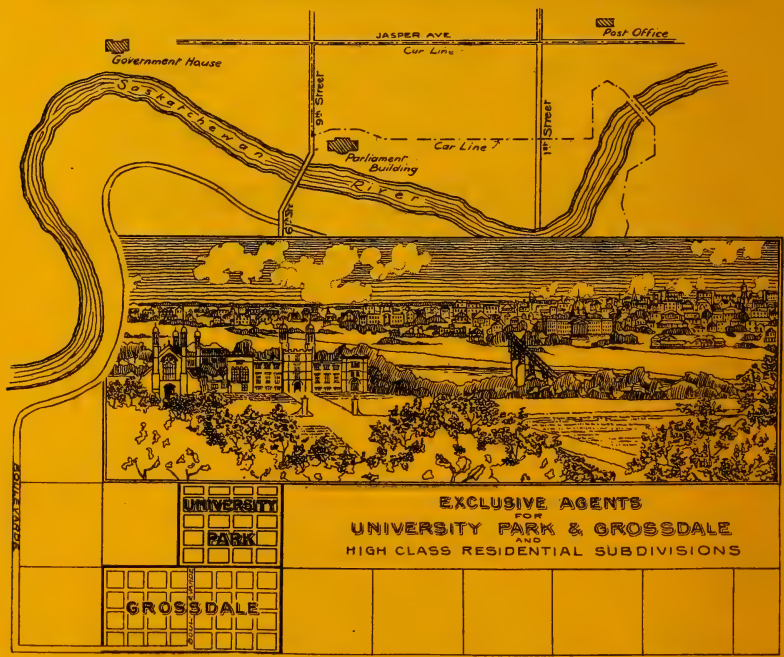
Legislative and official capital of the Province of ALBERTA. Commercial capital of 300,000 square miles of the richest soil in the world—coal-minerals. Three transcontinental railways.



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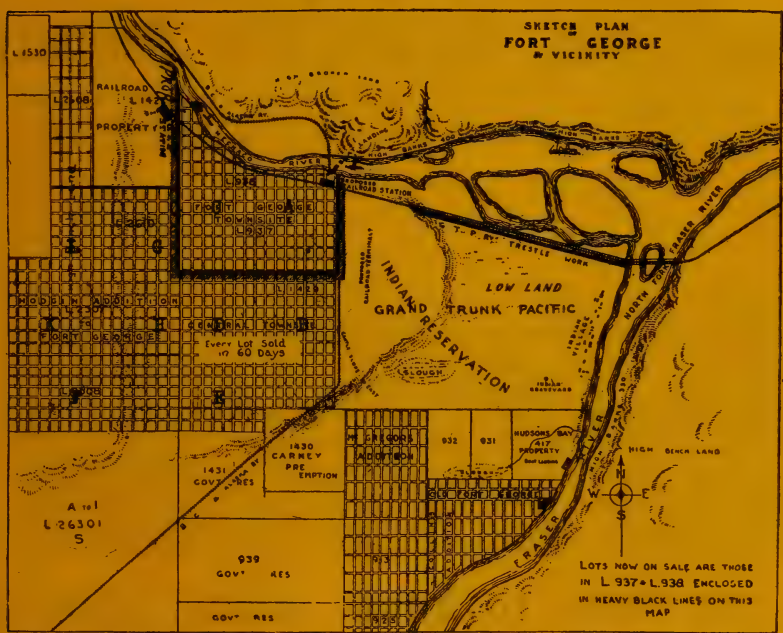
CAPITAL $300,000.00

Head Office: 790 First Street, Edmonton, Alberta.

Branch Offices: 332 Eighth Avenue East, Calgary, Alberta; Central Avenue, Fort George, B. C.



FORT GEORGE City Property, Farm Lands, Etc. in small or large blocks. PEACE RIVER LANDS; EDMONTON City Property, Improved Farms, Wild Lands. CALGARY City Property and Farm Lands. HAZELTON, B. C., City Property and Farm Lands; also COAL Lands, TIMBER Limits, and MINING Properties.

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References: Canadian Bank of Commerce and Royal Bank of Canada, Lethbridge; First National Bank, Cando, N. Dak.

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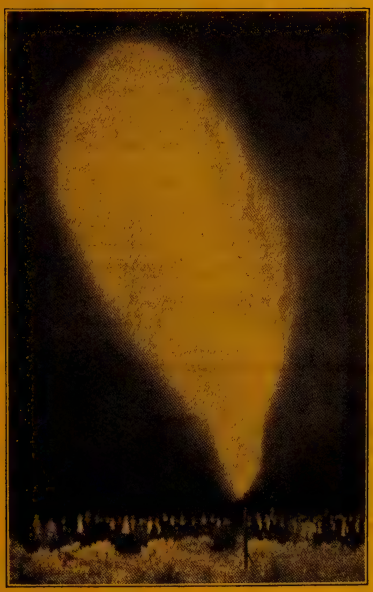

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See Front Cover and Page 1951.

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Reference: Canadian Bank of Commerce.

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Southern Alberta Lands

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5 Mountain. 14 Comiaken. 23 Lake.
6 Douglas. 15 Sahtlam. 24 Victoria.
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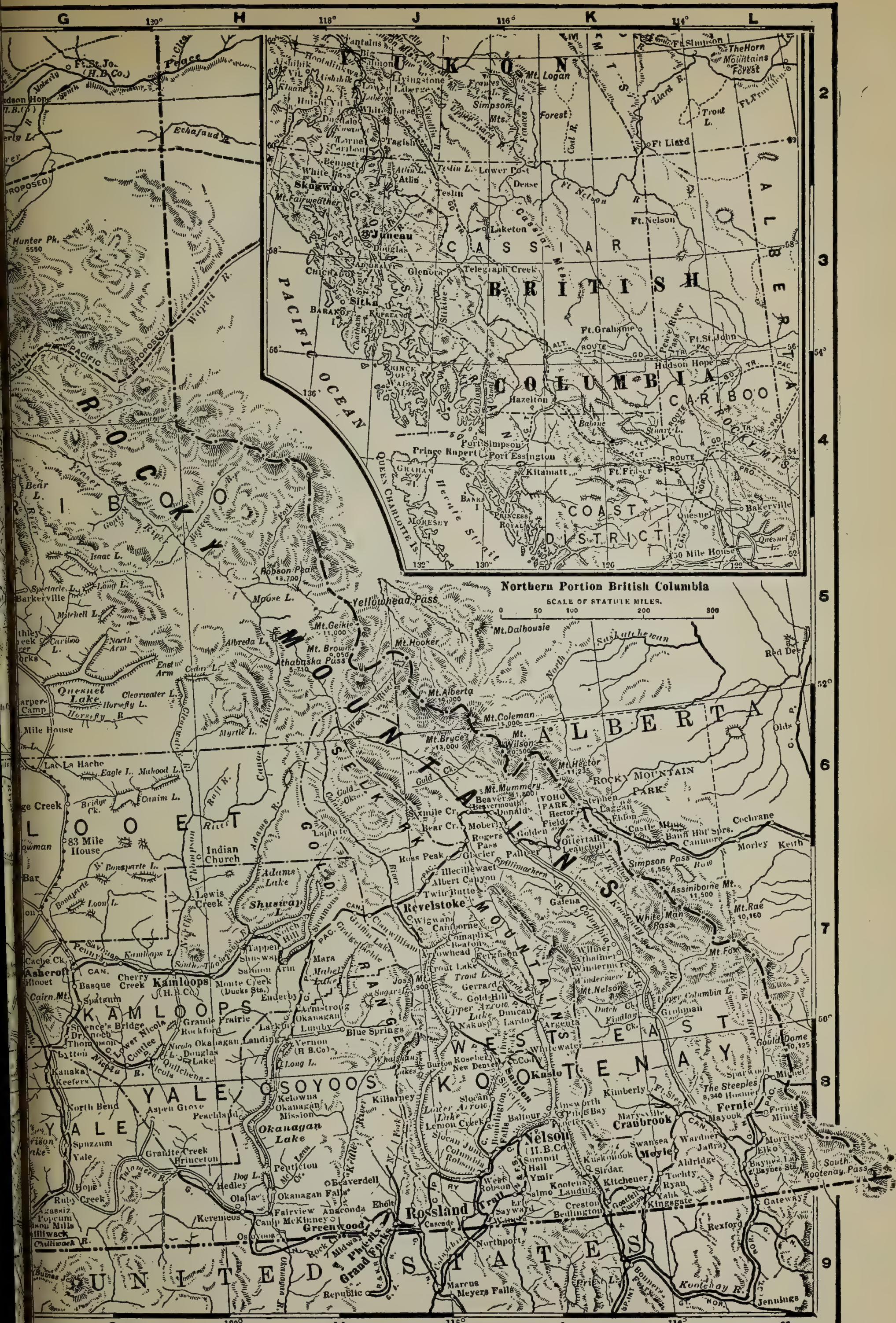
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BRITISH COLUMBIA.

PROVINCIAL CAPITAL, VICTORIA.

Population 321,733.
(Dominion Census Bureau.)

British Columbia, the western or Pacific Province of Canada, is bounded on the north by the parallel of 60 degrees north, on the east by the Rocky Mountains and the meridian of 120 degrees west, on the south by the 49th parallel and on the west by the Pacific Ocean and Alaska and has an area of 390,344 square miles. Pure air, freedom from malaria, and an almost total absence of extremes of heat and cold make this one of the healthiest countries in the world. The climate is similar to that of European countries lying within the temperate zone. British Columbia is essentially the scenic Province. Scarcely a farm house in all the valley regions is without a view of majestic mountains. The resources of the province are agriculture in many branches, mining fishing and lumbering. Its coal measures are sufficient to supply the world for centuries. It possesses the greatest compact area of merchantable timber in the world. The mines are in the early stages of their development and yet they have already produced over $275,000,000. Its fisheries return an average annual yield of $7,500,000. British Columbia's trade, per head of population, is the largest in the world. The chief exports are coal, gold, silver, copper, lead, timber, masts and spars, salmon, furs and skins, whale oil, seal skins, hops and fruit. The combined railway mileage of the Province is 1,600 miles. There are rich assets in the arable and pastoral lands. West of the coast range are tracts of rich, arable lands notably the lower Fraser Valley, Westminster District, Vancouver Island and adjacent islands in the Gulf of Georgia. These are fairly well settled but much of the land is still wild and untilled. North of the main line of the Canadian Pacific on the Pacific slope are 6½ million acres of agricultural and grazing lands. The demand for every product of the farm and orchard is great now and is ever increasing. Dairying pays handsomely. Fruit growing is a most profitable industry. South British Columbia is the finest fruit country on the continent, producing fruit in abundance and of superior quality. There are now over 100,000 acres in orchard lands. Schools are free and non-sectarian. The expenditure for educational purposes amounts to over $500,000 annually. The government builds a school house, makes a grant for incidental expenses, and pays a teacher in every district where twenty children between the ages of six and sixteen can be brought together. In the high schools, classics and higher mathematics are taught.

BRITISH COLUMBIA.

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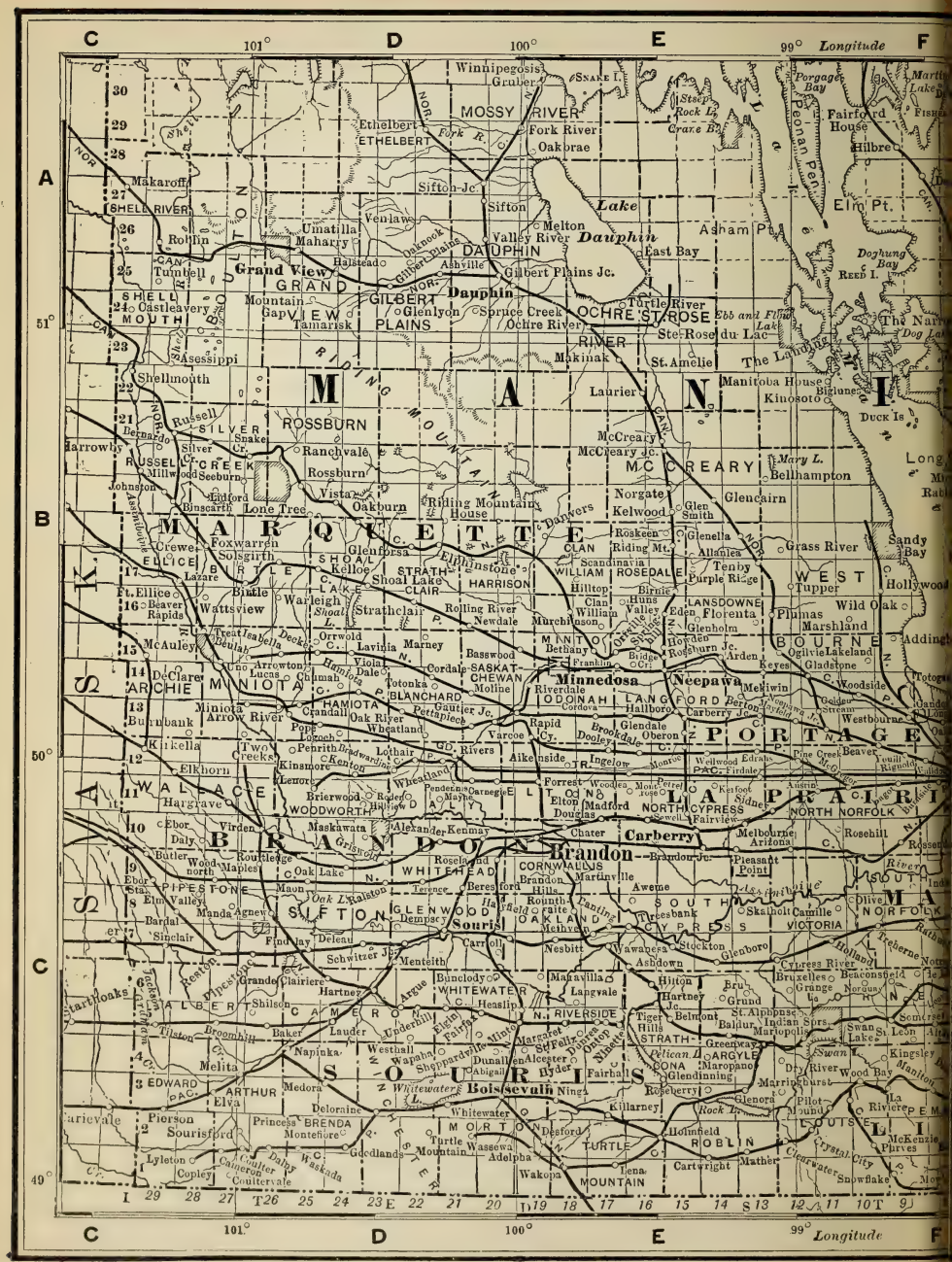

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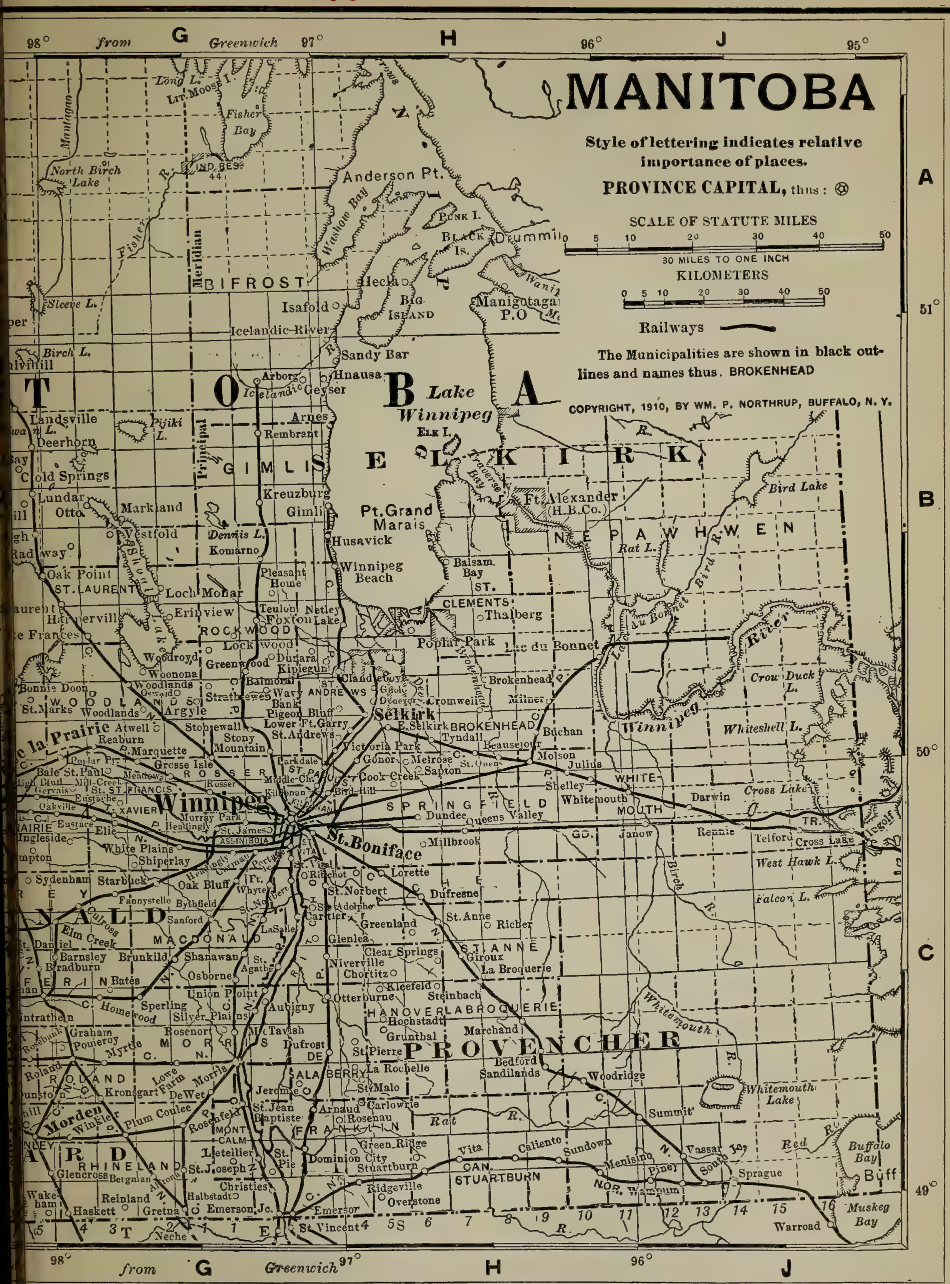

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MANITOBA.

PROVINCIAL CAPITAL, WINNIPEG.

Population, 496,111.
(Dominion Census Bureau.)

Manitoba, the most easterly of the three central provinces lies in the center of the North American Continent and midway between the Pacific and Atlantic Oceans, its southern boundary running down to the 49th parallel, which separates it from the United States. It has an area of 65,000 square miles, of this, a considerable part is water surface, Lakes Winnipeg, Manitoba and Winnepegosis being included in its boundaries. The eastern part has a broken surface heavily wooded and sparsely settled, though known to contain valuable minerals. Counting these out there still remain 27,000,000 acres of arable land about one-sixth of which is now being farmed. These lands are in the western and southern portions, being a vast, level prairie in the south and in the west a beautiful rolling country, with frequent growths of poplar and other woods, broken by the Riding and the Duck Mountains. The southern part of the Province is fully occupied, and has all the appearance and characteristics of an old established farming country. The main line of the Canadian Pacific passes through it, and sends out branches in all directions, giving admirable transportation to all the occupied parts of the Province. Telephones and electric light plants are installed in all the towns and most of the villages of the Province and there is a thoroughly good public school system everywhere.

The Manitoba winters are cold but the air is pure and dry, so that cold occasions no discomfort. Spring comes in March and comes suddenly. The summer days are warm and about as long as those in the south of England. The nights, though short, invariably are cool. The growing season is about the same as in Minnesota and North Dakota.

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The Canadian Pacific (the main line passing directly east and west through the Province on its way from the Atlantic to the Pacific) has branches from Winnipeg, Portage la Prairie, Macgregor, and Brandon, north and northwest, others south and southwest, all passing through splendid districts.

The Canadian Northern has done much in opening up new settlements to the North and South. The main line passes through Winnipeg and Portage la Prairie, and then northwesterly to the Saskatchewan boundary. There is also a branch connecting Regina with Brandon.

The Grand Trunk Pacific has its through line, which, with numerous branches in contemplation, will prove valuable in relieving the freight congestion unavoidable in a country that is developing so rapidly.

The Great Northern's Brandon and Portage la Prairie branches make the fourth distinct system in the Province. Every district is served adequately, and there are few farms in the settled parts more than fifteen miles from a railway.

"Manitoba hard" wheat is famous in the markets of the Old World. The deep, rich loam of the Canadian prairie, reinforced by its heavy subsoil, contains the exact elements necessary for the production of the clean, flinty berry so much prized by millers. And the wonderful thing about this soil is that its fertility lasts. There are old Red River Settlement farms that have been cropped for over thirty years and still produce, as regularly as the changing seasons, twenty bushels per acre of "No. 1 hard." Many yields of 30 and 40 bushels per acre are reported by the threshers each year. The average yield of wheat per acre for the whole Province in 1909, was about 17 bushels; the average price per bushel being 87 cents. The cost of seeding, harvesting and marketing being reckoned at $6.00 per acre, we have a minimum balance of about $9 clear profit to the farmer. When it is remembered that land can be had for from $10 to $30 per acre, according to location and improvements, the financial aspect of Manitoba farming may be appreciated.

The coarse grains are proportionately successful. Oats weigh from ten to twenty pounds per bushel more than the standard and the crops run from forty to eighty bushels per acre. The barley is of unusually high grade, while many a settler has gone a long way toward paying for his farm with a crop of flax sown on the first "breaking."

For many years Manitoba was treated almost exclusively as a wheat growing country but this is changed now and stock raising and dairying are attracting much attention. Cattle raising is especially profitable and there is a fine market. At least 80,000 cattle are required each year for home consumption. Manitoba has great advantages as a dairy country. The pasturage is very rich and nutritious with an abundance of variously flavored grasses; the water supply is excellent and ample both for watering the stock and for use in the dairies, streams of pure running water being often available. Black, red and white currants are grown successfully. Gooseberries, raspberries and strawberries yield regular crops of the finest fruit; crab apples are heavy bearers and when well sheltered hardy varieties of the standard apples can be grown where the altitude is not too high.

The value placed by Manitobans on popular education is evidenced in the fact that the expenditure on schools is the largest drain on the public funds. All schools below the grade of high schools are free to children between the ages of five and fifteen years, and high schools in all the cities and larger towns are free to resident pupils. Winnipeg and Brandon maintain colleges with a standard of education equal to that of any of the Provinces or the American states. Two sections of land in each township are set apart, the income from the sales of which is applied to the support of free schools.

An experimental farm at Brandon educates the farming population, and authentic records of the results of practical work in agricultural experiment are furnished to farmers free. Dairy schools, farmers' institutes, livestock associations, and other agricultural organizations are also available.

In 1909 Manitoba's fishing output represented a value of $1,500,000, most of this being derived from the lucrative white fish. Wild ducks, geese and swans haunt the lakes and rivers, while on the prairies are flocks of prairie chickens. On the hills and in the woodland moose and deer abound, and there are wolf, bear, lynx, fox, marten, beaver and other fur-bearing animals.

The surface of Manitoba is not a flat, bare stretch, a "bald-headed prairie." A large part of the land, especially in the south, is flat, being, geologists say, the bed of a wide prehistoric lake. But even in the southwest the land rises into wooded hills, and in the southeast, close to the Lake-of-the-Woods country, there is a genuine forest. Down through the heart of the Province stretch two great lake chains, Lake Winnipeg and lakes Winnipegosis and Manitoba. These receive as tribute the waters of the Saskatchewan and Assiniboine west, and discharge through the Nelson River to Hudson Bay. Sloping to the west from the Lake Manitoba plain is a range of hills known as the Duck Mountains, Riding Mountains, and the Porcupine Hills. These hills are modest in their height, have a gentle slope, and in no way interferes with the fact that almost the whole land surface of Manitoba west of its great lakes is ready for cultivation. Manitoba soil is a deep, rich loam, inexhaustible in its productiveness; it is essentially agricultural. There are 25 million acres of land available for cultivation, about one-fifth of which was under crop in 1909.

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Rowntree Chester R, 415 McIntyre blk "
Roy & Waldron, 43 Aikins blk "
Rutherford & Co, 522 Main "
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Savage & McGavin, 22 Merchants Bk bldg "
Scandinavian-American Land Co, 306 Nanton bldg "
Schneider Fredk M B, 208 Nanton bldg "
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Sobey J C, 620½ Main "
Spera A E & Co, 210 Somerset bldg "
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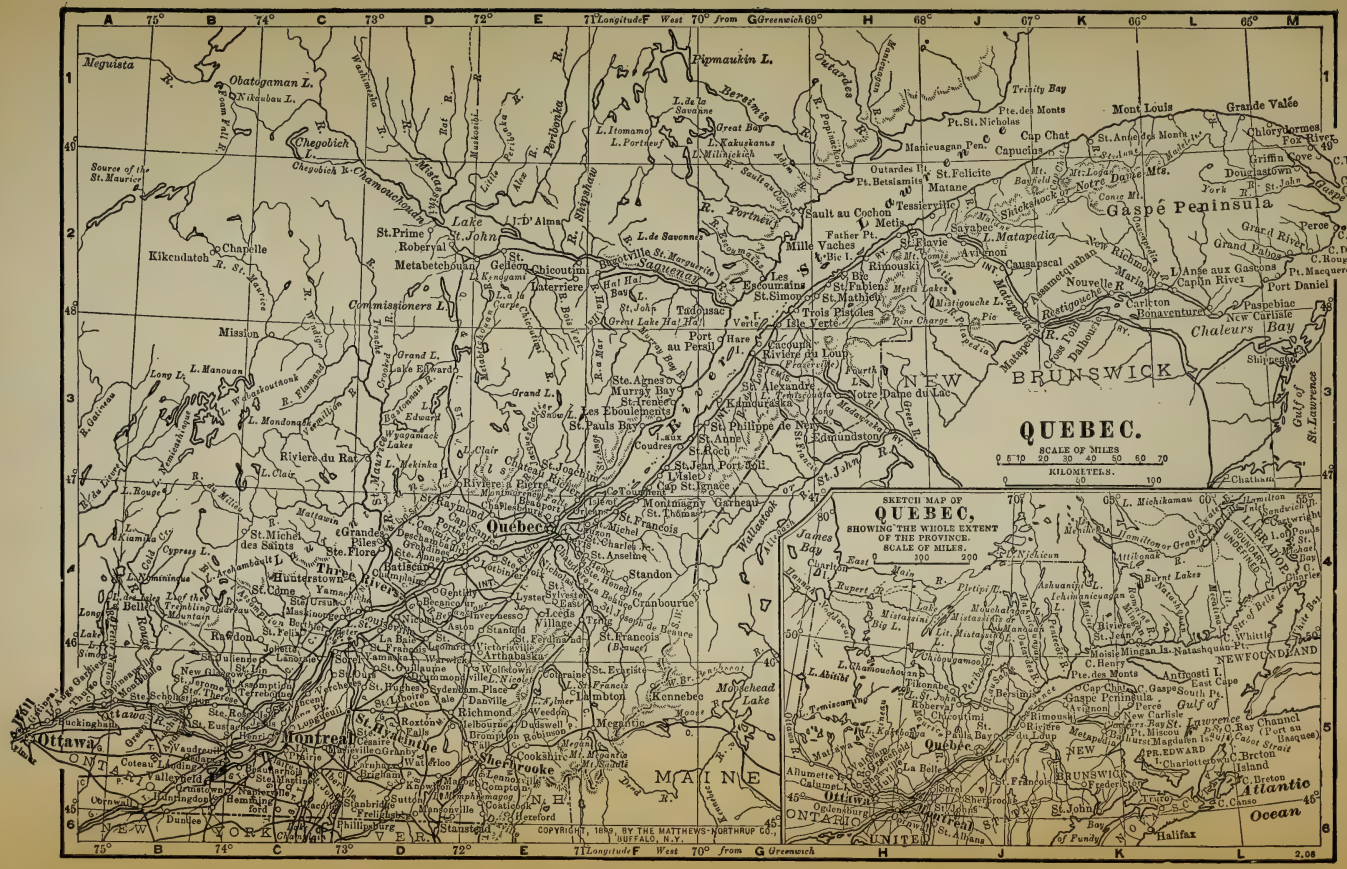
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Leclerc & Lamontagne, 88 St Peter — "
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Parent Bros, 111 St Joseph — "
Petry W H, 61 St Peter — "
Plamondon J Art, 345 St Joseph — "
Plamondon J Ed, 195 St Joseph — "
Rattray David, 36 St Paul — "
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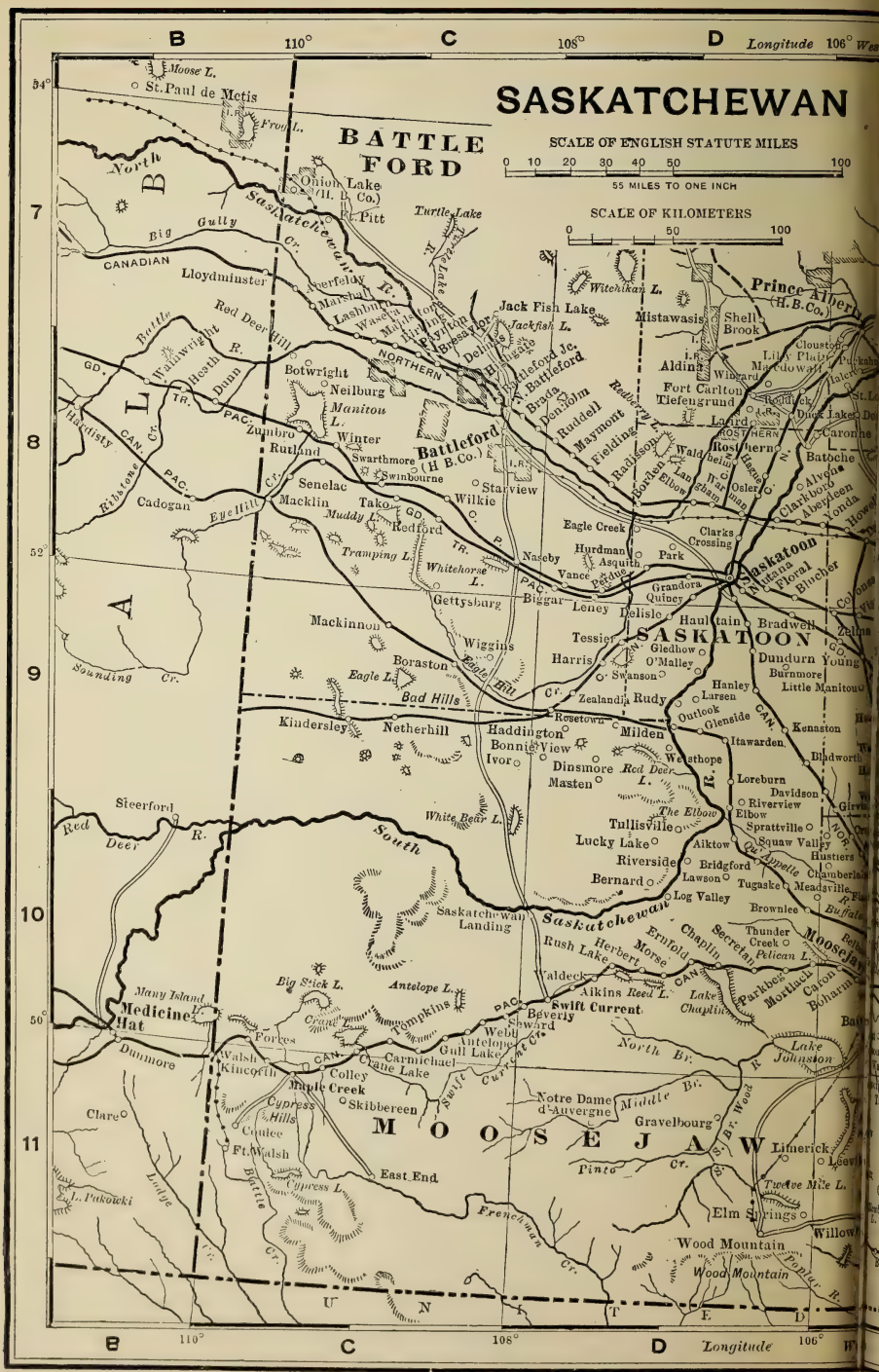

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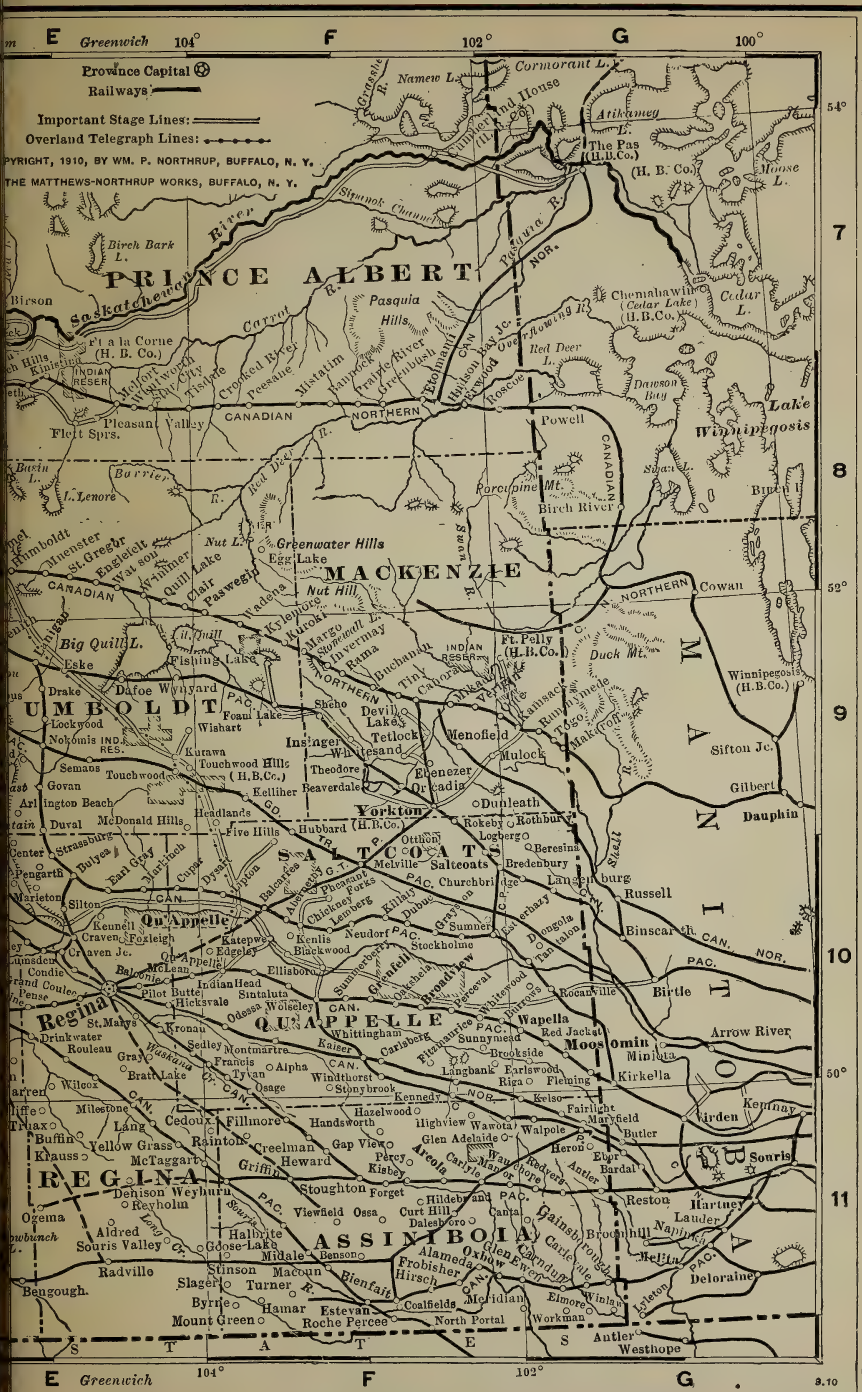

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SASKATCHEWAN.

PROVINCIAL CAPITAL, REGINA.

Population, 377,590.
(Dominion Census Bureau.)

Saskatchewan, formerly a part of the Northwest Territories, was constituted a Province in 1905. It lies between the 49th and 60th parallels of north latitude and between the meridians of 102 and 110 degrees west from Greenwich. Its greatest length is 760 miles and its width on the south is 393 miles. At the middle it is 300 miles wide and at the northern boundary it has a width of 277 miles. The area of this great quadrangle is 250,650 square miles, of which 8,318 square miles is water. The land surface contains 155,092,480 acres.

The chief rivers are the North Saskatchewan, South Saskatchewan, Qu' Appelle, and Carrot. The North and South Saskatchewan both rise in the Rocky Mountains and each has a general easterly trend. The Red Deer flows into the South Saskatchewan about 150 miles north of the United States boundary. The South Saskatchewan runs east nearly half way across the Province, then turns north and enters the North Saskatchewan River a little east of the town of Prince Albert. The South Saskatchewan River, with the Qu'Appelle, intersects the Province from east to west, the Qu'Appelle being noted for its scenery and the excellent character of the country which it drains. The Carrot rises south of Prince Albert and runs an approximate parallel line to the North Saskatchewan into which it flows near "The Pas," a Hudson Bay Company station.

Saskatchewan has an elevation of 1300 to 2500 feet above the sea. The air is pure and dry, the days long and full of bright sunshine in the summer, and the nights delightfully cool. The winter is cold but bracing and of fairly even temperature, with a light snow-fall and prevailing clear weather. There are no destructive storms at any time of the year. The average rainfall is about 27 inches. In 1909 Saskatchewan produced very nearly one-eighth as much wheat as did the United States, and more than one-tenth as much oats. The average price on the farm for all grades of the wheat crop was 84 cents per bushel, which means that the wheat crop was worth $75,780,600 to the producers. The oat crop at an average price of 26 cents per bushel was worth $27,420,000, and the total value on the farm of all grain, roots and fodder crops raised in Saskatchewan in 1909, together with that of milk and its products, was $132,539,242 which with the additional value of live stock—$45,882,719—makes a total of agricultural assets in the Province valued at $178,421,961, owned by 81,303 farmers, or over $2,100 per farmer, and grown by less than 12 per cent of the estimated arable acreage in the Province south of parallel 55. Poultry was valued at $1,058,911.

North of Prince Albert, which is the center at present of the lumber industry, and east of that city, lumbering is extensively carried on. In the northern forest the timber is spruce, both white and black, larch or tamarack, jack pine, aspen or white poplar, balsam or black poplar, and white birch. There are four lumber mills at Prince Albert.

School districts are established by the Government, but maintained and managed by the resident ratepayers of the district. The maximum size of rural districts is limited to twenty-five square miles, but the majority comprise from sixteen to twenty. A district must have four persons actually resident therein, who would be liable to assessment, and at least twelve children between the ages of five and sixteen years inclusive. The schools are sustained by provincial aid and also by local rates.

Except in special cases where qualified teachers cannot be obtanied, every teacher must hold a certificate of qualification granted by the department of education. Provision is made by which teachers holding a certain standing in other parts of Canada and Great Britain are granted valid certificates to teach.

A university supported and controlled by the Province has recently been established at Saskatoon. A department of Saskatchewan's new university will be a college of agriculture.

The facilities for the marketing of produce are ample and constantly increasing. In addition to the main line and numerous branches of the Canadian Pacific Railway, Saskatchewan is traversed by the main lines of two other

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[SEE ADV. IN REAL ESTATE DEALERS, VANCOUVER, B. C.]

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[See adv in Real Estate Dealers, Cal]

railways, and in the wake of the railways many prosperous towns have developed, reflecting the prosperity of the Province. At all points accommodation is provided for the rapid and profitable handling of grain and produce, and the government takes an active part in protecting the interests of the farmer. A large proportion of the members of both the Dominion and Provincial parliaments is composed of practical farmers elected in farming constituencies. A considerable portion of the grain is disposed of through the interior elevators, though many farmers ship their grain direct. The grain elevators are owned by elevator and milling companies and by the farmers themselves.

Throughout Saskatchewan, good water is obtainable on the farms for domestic purposes at depths varying from fifteen to fifty feet, and there is considerable wood scattered along the banks of the numerous rivers and streams from which many settlers secure supplies for fuel and fencing. In the southern portion of the Province a number of coal fields have been discovered and mines are in active operation at many points. Coal is also believed to exist in the northern portions of Saskatchewan.

SASKATCHEWAN.

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Names appearing under Headings marked thus * are only inserted when specially contracted for.

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THOMPSON D H & CO (see adv) "
UNITED STATES REALTY CO (see adv) "
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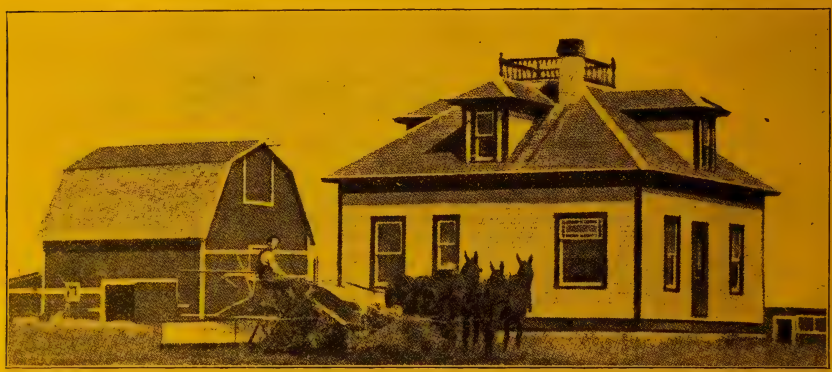

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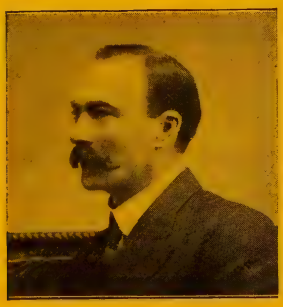

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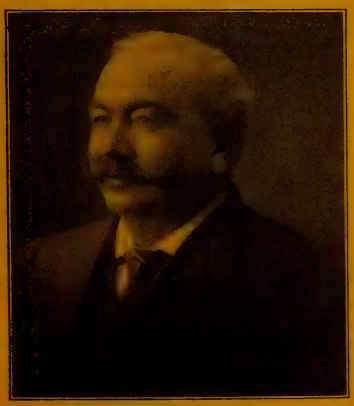

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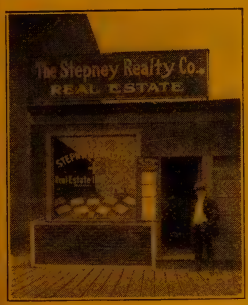

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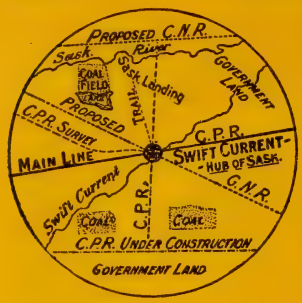

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Riverside Land Co Prince Albert
Romeril, Towlie & Co "
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ANDERSON, LUNNEY & CO (see top line front cover and adv back of Saskatchewan Map) "
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FOR INDEX TO ADVERTISERS See Page 14.

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Christoferson E N "
Edmanson R W "
Farmers' Land Co The "
Haight J T "
Hessel P C "
JONES LAND CO LTD, Reference Canadian Bank of Commerce "
Lines & Thompson Realty Co "
MOUNTAIN W E (see adv) "
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DAVIS & MACINTYRE (see adv) "
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NICHOLSON A D CO (see adv) "
PRIMEAU M & A (see left top lines) "
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BLACKSTOCK LAND CO THE (see margin line front cover and adv) "
BOYLE JOHN H & CO (see adv) "
BROOK A T (see adv) "
CAPITAL LAND COMPANY (see adv) "
FLOOD LAND CO THE (see bottom margin Saskatchewan Map) "
FRASER & KEENLEYSIDE (see adv) "
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MILLAR & ROSS (see adv) "
NAY & JAMES (see adv back of Saskatchewan Map) "
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REGINA REALTY COMPANY LIMITED THE (see adv) "
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BENNETT W & CO (see adv) Saskatoon
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BUSINESS EXCHANGE THE (see adv) "
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CLARE G H (see adv) "
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Abstracts of Title, Taxes Paid Interest Collected and Property Handled for Non-Residents.

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[See adv. p. 7]

SASKATCHEWAN LANDS—Cont'd.

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LEHMAN, PEARSON & CO (see adv) "
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